

HF
1132
N5B8

AA001018554

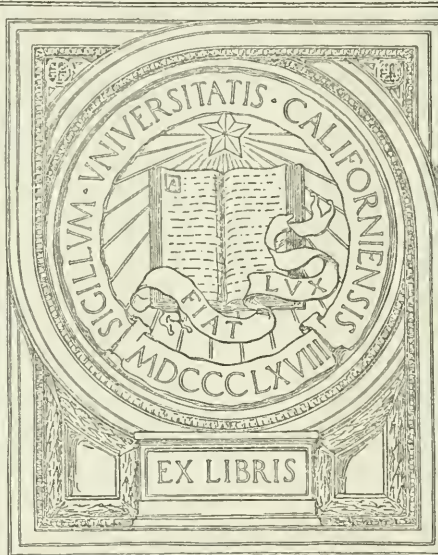


UC SOUTHERN REGIONAL LIBRARY FACILITY

BRYANT AND STRATTON'S MERCANTILE COLLEGE CIRCULAR AND CATALOGUE



UNIVERSITY OF CALIFORNIA
AT LOS ANGELES



EX LIBRIS

CIRCULAR AND CATALOGUE

OF

BRYANT & STRATTON'S

MERCANTILE COLLEGES,

LOCATED AT

NEW-YORK CITY; PHILADELPHIA, PA.; BUFFALO,
N. Y.; DETROIT, MICH.; ALBANY, N. Y.;
CLEVELAND, O.; CHICAGO, ILL.

NEW-YORK CITY.

Cooper Institute, Astor Place.

PHILADELPHIA, PA.

Corner of 7th and Chestnut Streets.

ALBANY, N. Y.

446 and 448 Broadway.

BUFFALO, N. Y.

Corner of Main and Seneca Streets.

CLEVELAND, O.

Corner of Seneca and Superior Streets

DETROIT, MICH.

No. 70 Woodward Avenue,

CHICAGO, ILL.

Larmon Block, cor. Clark and Washington-Sts.

NEW-YORK:

OFFICE OF THE AMERICAN MERCHANT,

18 AND 19 COOPER INSTITUTE.

1859.

General Information.

BRING in the daily receipt of numerous "letters of inquiry," we give the following information, in brief, in anticipation of future interrogatories :

TIME OF COMMENCEMENT.—Students can commence at any time, as there are no vacations. Each pupil receives individual instruction. Two evils are thus avoided : no person will be drawn along by a class faster than he can comprehend fully the subject matter of what he is going over, neither will he be retarded by a class that can not progress as rapidly as himself.

TERMS, ETC.—Tuition, payable in advance, by purchase of scholarship, \$40, for the full course. Stationery will cost from \$5 to \$10, according to quality of articles used. Board, with room, can readily be obtained in good private families, by application at the college rooms, at from \$2.50 to \$3.50 per week. The total expense, therefore, for ten weeks, which is rather more than the average time, need not exceed \$80.

FULL COURSE.—Persons having paid their tuition once, by purchase of scholarship, may attend either of the colleges as long as they please, having the privilege of completing the course at their option. They may, also, review the same as often as they may desire, and are entitled to all the privileges of the mercantile course, in either institution, in future, free of additional charge. Under no circumstances, therefore, will the tuition fees, or any part thereof, be refunded.

PREPARATORY EDUCATION.—A knowledge of the ordinary English branches is sufficient, preparatory to entering upon the course of studies.

GRADUATES.—Students who complete the entire course, and pass the requisite examination, will receive diplomas, and no others.

BUSINESS HOURS.—The office and other rooms will be open, for business and instruction, every business day of the year, from 8 o'clock, A. M., to 5 o'clock, P. M.

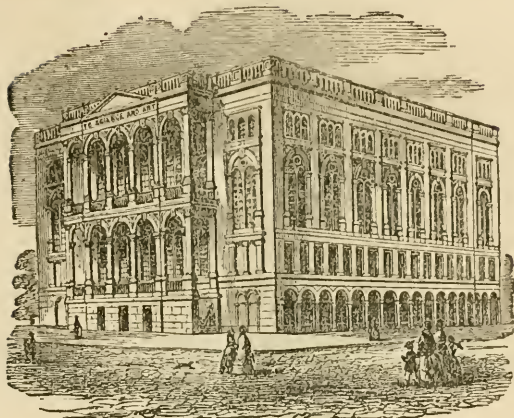
EVENING SESSIONS.—The rooms will be open, evenings, from the 15th of October to the 15th of April. Persons in the city, engaged in business, can complete the full course, by attending evenings only. Those wishing to take penmanship alone can also receive thorough instruction during the evening.

EMPLOYMENT.—The principals and teachers of this chain of colleges have an extensive business acquaintance in each of the large commercial cities where their colleges are located, and always consider it a pleasure, as well as a duty, to further the best interests of their graduates. This influence, alone, is worth, to a young man, the price of a scholarship.

ACCOUNTANTS, AGENTS, ETC.—Business men will find it to their advantage to call at our office, or address us through post, when in want of an accountant, salesman, collector, or agent. They can always be furnished with a reliable person for either of the above named positions, and, generally, with persons who have had several years' experience in the same, if preferred.

AMERICAN TO VINI
23.1304 20.1 TA
YRABU

NEW-YORK COLLEGE,



IS Cooper Institute.

UNION ST. N. Y. Jo. M. Ke.

BOARD OF REFERENCE.

PETER COOPER, Esq.,
WILSON G. HUNT, Esq.,
GEO. W. BLUNT, Pres't of the Board of
Pilots, N. Y.
HORACE WEBSTER, Principal of Free
Academy, N. Y.
Hon. DANIEL F. TIEMANN, Mayor,
MOSES TAYLOR, Esq.

J. SMITH HOMANS, Esq., Secretary
Chamber of Commerce, N. Y.
SHEPHERD KNAPP, Pres't of Mechanics'
Bank, N. Y.
Hon. SAMUEL S. RANDALL, Superinten-
dent of Public Schools, N. Y.
Dr. E. H. CHAMPLIN, N. Y.

PRINCIPALS.

H. B. BRYANT, H. D. STRATTON, S. S. PACKARD.

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT, H. D. STRATTON, S. S. PACKARD.

INSTRUCTORS IN BUSINESS PENMANSHIP, AND LECTURERS ON COMMERCIAL
CORRESPONDENCE.

S. S. PACKARD, JAMES W. LUSK.

Hon. HORACE MANN, SPECIAL LECTURERS. ELIHU BURRITT.

INSTRUCTOR IN NAUTICAL SCIENCE, AND LECTURER ON SEAMANSHIP, NAUTICAL
ASTRONOMY, COMMERCIAL GEOGRAPHY, &C.

Capt. JOHN H. BELL.

LECTURER ON POLITICAL ECONOMY AND FINANCE.

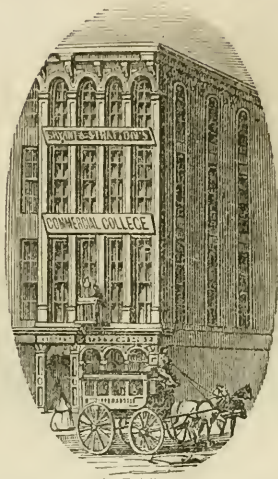
Hon. CLINTON ROOSEVELT.

Occasional Lectures will be delivered before the classes, by men eminent in their professions, on
the following subjects:—Mercantile Law, Political Economy, Banking, Finance, Commercial Ethics,
and the Reciprocal Duties of Business Life.

VISITING COMMITTEE.

Hon. S. S. RANDALL, PETER COOPER, J. SMITH HOMANS,
HORACE WEBSTER, LL. D. WILSON G. HUNT, GEO. W. BLUNT,
WM. H. BEEBE, MOSES TAYLOR.

PHILADELPHIA COLLEGE,



S. E. Corner Seventh and Chestnut Streets.

BOARD OF REFEREES.

JOHN B. MYERS,
Prof. JOHN S. HART,
C. B. TRUITT,
WARNER RASIN,
MORRIS L. HALLOWELL,

SAMUEL JONES, M. D.,
JAY COOK,
MORRIS PATERSON,
MAHLON WILLIAMSON,

J. B. LIPPINCOTT,
WM. C. PATTERSON,
EDMOND A. SOUDEB,
O. H. WILSON,
H. COWPERTHWAIT.

PRINCIPALS.

H. B. BRYANT,

H. D. STRATTON,

B. McGANN.

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,

H. D. STRATTON,
R. W. HOADLEY.

B. McGANN,

INSTRUCTORS IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND LECTURERS ON
COMMERCIAL CORRESPONDENCE.

R. W. HOADLEY.

SPECIAL LECTURERS.

Hon. HORACE MANN,

ELIHU BURRITT,

Hon. GEORGE W. CLINTON.

LECTURERS ON COMMERCIAL LAW.

LEONARD MYERS, Esq.,

SAMUEL C. PERKINS, Esq.

LECTURERS ON POLITICAL ECONOMY.

LORIN BLODGET, Esq.

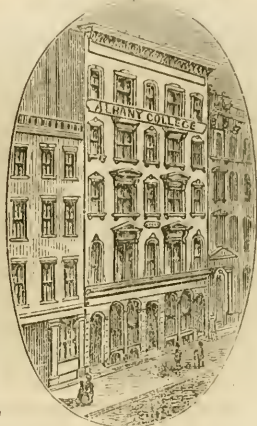
LECTURER ON COMMERCIAL ETHICS.

Rev. ALFRED COOKMAN.

LECTURER ON COMMERCIAL COMPUTATION.

S. L. SAWTELLE.

ALBANY COLLEGE,



Bank Building, 446 and 448 Broadway.

REFERENCES.

ERASTUS CORNING,	WM. A. BIRD, Esq.,	O. G. STEELE, Esq.,
Hon. A. H. TRACY,	JOHN R. LEE,	JOHN L. KIMBERLY, Esq.,
" E. G. SPAULDING,	Hon. S. B. FREEMAN, M. P.,	C. M. REED, Esq.,
" GEO. W. CLINTON,	Prof. JOHN H. SANGSTER,	PETER A. PORTER, Esq.,
" I. A. VERPLANCK,	Hon. N. K. HALL,	WM. PROUDFOOT, Esq.,
" THOS. M. FOOTE,	" WM. A. MOSELY,	THOMAS G. RIDOUT, Esq.,
" ELI COOK,	" WASHINGTON HUNT,	Rev. WM. ORMISTON,
" VICTOR M. RICE,	" S. G. HAVEN,	Hon. JOEL T. HEADLEY.

PRINCIPALS.

H. B. BRYANT,	H. D. STRATTON,	J. T. CALKINS,
	W. H. CLARK.	

FACULTY OF THE ALBANY COLLEGE.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,	H. D. STRATTON,	J. T. CALKINS,
	W. H. CLARK.	

INSTRUCTORS IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND COMMERCIAL CORRESPONDENCE.

W. H. CLARK,	P. R. SPENCER.
AMOS DEAN.	Hon. JUDGE HARRIS.

LECTURERS ON MERCANTILE LAW.

E. E. KENDRICK, Esq.,	R. C. MARTIN, Esq.
-----------------------	--------------------

LECTURERS ON BANKING AND FINANCE.

E. P. SMITH, Esq.,	J. T. CALKINS.
--------------------	----------------

LECTURERS ON POLITICAL ECONOMY.

Rev. E. HALLEY,	Rev. A. D. MAYO.
-----------------	------------------

LECTURERS ON COMMERCIAL ETHICS.

SPECIAL LECTURERS.

Rev. Dr. MAGOON,	Rev. Dr. PALMER,	Rev. Dr. HALLEY,
Rev. A. D. MAYO,	Rev. L. D. STEBBINS,	J. H. ARMSBY, M. D.

BUFFALO COLLEGE,



Brown's Building, Corner Main and Seneca Streets.

DIRECTORS.

Hon. A. H. TRACY,	Hon. WASHINGTON HUNT,	Gen. JOHN A. GRANGER,
" E. G. SPAULDING,	WILLIAM A. BIRD, Esq.,	Hon. JOHN GREIG,
" G. W. CLINTON,	JOHN R. LEE, Esq.,	JOHN MOSHER, Esq.,
" I. A. VERPLANCK,	C. M. REED, Esq.,	S. B. FREEMAN, M. P. P.,
" HORATIO SEYMOUR,	PETER A. PORTER, Esq.,	JOHN G. SANGSTER, Esq.,
" THOS. M. FOOTE,	P. R. SPENCER,	THOS. G. RIDOUT,
" ELI COOK,	Hon. S. G. HAVENS,	Rev. ROBERT IRVINE,
" N. K. HALL,	O. G. STEELE, Esq.,	WM. PROUDFOOT, Esq.,
" WM. A. MOSELY,	JOHN L. KIMBERLY, Esq.,	Rev. WM. ORMISTON.

PRINCIPALS.

H. B. BRYANT,	H. D. STRATTON,	J. C. BRYANT.
---------------	-----------------	---------------

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,	H. D. STRATTON,	J. C. BRYANT.
---------------	-----------------	---------------

INSTRUCTORS IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND LECTURERS ON COMMERCIAL CORRESPONDENCE.

P. R. SPENCER,	J. W. LUSK,	H. C. SPENCER.
----------------	-------------	----------------

SPECIAL LECTURERS.

Hon. HORACE MANN,	ELIHU BURRITT,	Hon. GEO. W. CLINTON.
-------------------	----------------	-----------------------

LECTURERS ON COMMERCIAL LAW.

Hon. JUDGE MASTEN,	A. A. BLANCHARD, Esq.
--------------------	-----------------------

LECTURERS ON POLITICAL ECONOMY.

Rev. J. HYATT SMITH,	M. R. ATKINS.
----------------------	---------------

LECTURERS ON BANKING, FINANCE, ETC.

E. G. SPAULDING,	J. C. DANN.
------------------	-------------

LECTURERS ON COMMERCIAL ETHICS.

Rev. M. L. R. P. THOMPSON,	Rev. G. W. HEACOCK,
Rev. C. W. DENISON,	Rev. A. T. CHESTER.

LECTURERS ON COMMERCIAL COMPUTATION.

OLIVER J. AREY,	M. J. OATMAN,	E. C. POMEROY.
-----------------	---------------	----------------

VISITING COMMITTEE.

SILAS KINGSLEY,	H. C. WALKER,	C. E. YOUNG,
W. K. SCOTT,	S. S. GUTHRIE,	A. A. EUSTAPHIEVE
GEO. S. HAZARD,	M. S. HAWLEY,	SIDNEY SHEPARD,
S. F. PRATT,	S. H. FISH,	GEO. W. TIFFT,
J. G. DESHLER,	C. P. LEE,	DENNIS BOWEN,
A. L. BAKER,	JOHN S. GANSON,	J. STRINGHAM,
DANIEL BOWEN,	J. HOLLISTER,	WM. H. GREEN.

CLEVELAND COLLEGE,



Corner Superior and Seneca Streets.

DIRECTORS.

Hon. REUBEN HITCHCOCK,	W. J. GORDON, Esq.,	Pres. LORIN ANDREWS,
JOSHUA R. GIDDINGS,	W. F. OTIS, Esq.,	" CHAS. G. FINNEY,
HIRAM GRISWOLD,	CYRUS PRENTISS, Esq.,	Prof. SAM'L ST. JOHN,
NORTON S. TOWNSEND,	C. M. REED, Esq.,	HENRY WICK, Esq.,
H. D. CLARK, Esq.,	E. F. GAYLORD, Esq.,	GEO. WILLEY, Esq.

E. G. FOLSOM, A. M., Associate Proprietor, and Prin. of Cleve'd College

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,	E. G. FOLSOM,	H. D. STRATTON.
	S. S. CALKINS,	

INSTRUCTORS IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND LECTURERS ON COMMERCIAL CORRESPONDENCE.

P. R. SPENCER,	A. J. PHELPS,	E. G. FOLSOM.
----------------	---------------	---------------

LECTURERS ON COMMERCIAL LAW.

Professors of the Ohio State and Union Law College, viz:

Hon. C. HAYDEN, LL. D.	M. A. KING.
------------------------	-------------

SPECIAL LECTURERS.

Hon. HORACE MANN,	ELIHU BURRITT,	Hon. GEORGE W. CLINTON.
-------------------	----------------	-------------------------

LECTURERS ON POLITICAL ECONOMY.

Rev. FRED'K T. BROWN,	Dr. JAS. B. BOLLES,	Prof. J. A. THOME.
-----------------------	---------------------	--------------------

LECTURERS ON COMMERCIAL ETHICS.

Rev. Dr. AIKEN,	Rev. JAMES EELLS,	Rev. SEYMOUR W. ADAMS.
-----------------	-------------------	------------------------

LECTURERS ON BANKING, FINANCE, ETC.

T. P. HANDY,	H. B. HURLBUT,
--------------	----------------

LECTURERS ON THE GENERAL PRINCIPLES AND DETAILS OF RAILROADING.

H. C. MARSHALL,	JOHN B. WARING,	H. C. LUCE.
-----------------	-----------------	-------------

LECTURERS ON COMMERCIAL COMPUTATION.

J. B. MERRIAM,	R. F. HUMISTON,	WM. S. PALMER.
	Prin. Cleve'd Institute.	

EXAMINING COMMITTEES.

<i>On Banking.</i>	<i>On Rail Roadng.</i>	<i>On Commission.</i>
D. P. EELLS,	GEO. B. ELY,	H. B. TUTTLE,
E. L. JONES,	H. C. MARSHALL,	JAMES HALE,
FAYETTE BROWN,	JNO. J. MANY,	H. L. CHAPIN.

DETROIT COLLEGE,



71 Woodward Avenue.

DIRECTORS.

Hon. K. S. BINGHAM,
Hon. S. M. HOLMES,
H. P. BALDWIN, Esq.,
E. B. WARD, Esq.,
C. A. TROWBRIDGE, Esq.,

Hon. Z. CHANDLER,
M. S. CONANT,
MOSES W. FIELD Esq.,
GEORGE S. FROST, Esq.,

GEO. V. N. LOTHROP, Esq.,
C. H. BUHL, Esq.,
R. N. RICE, Esq.,
E. C. WALKER,
Hon. IRA MAYHEW.

PRINCIPALS.

H. B. BRYANT,

H. D. STRATTON,

J. H. GOLDSMITH.

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,

H. D. STRATTON,

J. H. GOLDSMITH.

INSTRUCTOR IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND LECTURER ON
COMMERCIAL CORRESPONDENCE.

M. E. BARRETT.

SPECIAL LECTURERS.

Hon. HORACE MANN,

ELIHU BURRITT,

Hon. GEORGE W. CLINTON

LECTURER ON COMMERCIAL LAW.

THOMAS W. MIZNER, A. M.

LECTURER ON COMMERCIAL ETHICS.

Rev. H. D. KITCHELL.

LECTURER ON BANKING, FINANCES, & C.

DAVID PRESTON, Esq.

LECTURER ON THE GENERAL PRINCIPLES AND DUTIES OF RAILROADING.

JAMES F. JOY.

LECTURERS ON COMMERCIAL COMPUTATIONS.

B. SMITH,

H. OLCOTT.

VISITING COMMITTEE.

W. O. STRONG,
L. L. TIFFANY,
JOHN J. BAGLEY,
C. H. WATERMAN,

J. S. JENNESS,
HORACE HALLOCK,
GEORGE McMILLAN,
WM. CRAIG,

FRANCIS RAYMOND,
WM. BUTLER,
SHELDON SMITH,
W. W. WHEATON.

CHICAGO COLLEGE,



Larmon Block, Corner Clark and Washington Streets.

DIRECTORS.

WM. B. OGDEN,
JOHN H. KENZIE,
Hon. MARK SKINNER,
Hon. N. B. JUDD,
GEORGE W. GAGE,
GEORGE W. DOLE,

Hon. J. H. MATTESON,
N. H. WELLS,
WM. H. BROWN, Esq.,
J. C. DORE, Esq.,
PHILO CARPENTER,

F. MORSLEY,
E. C. LARNED, Esq.,
Dr. L. D. BOON,
M. D. OGDEN,
HENRY WELLS,
J. H. DUNHAM.

PRINCIPALS.

H. B. BRYANT,

H. D. STRATTON.

FACULTY.

INSTRUCTORS IN THE SCIENCE OF ACCOUNTS, AND LECTURERS ON BUSINESS CUSTOMS.

H. B. BRYANT,
E. B. ROCKWELL,

H. D. STRATTON,

R. C. SPENCER,
JOHN R. PENN.

INSTRUCTORS IN BUSINESS AND ORNAMENTAL PENMANSHIP, AND LECTURERS ON COMMERCIAL CORRESPONDENCE.

P. R. SPENCER,

R. C. SPENCER.

SPECIAL LECTURERS.

Hon. HORACE MANN,

ELIHU BURRITT,

Hon. GEO. W. CLINTON.

LECTURERS ON COMMERCIAL LAW.

H. S. MONROE, Esq.,

H. T. HELM.

LECTURERS ON COMMERCIAL ETHICS.

Rev. HARVEY CURTIS,

Rev. R. W. PATTERSON,

REV. R. H. CLARKSON.

LECTURER ON POLITICAL ECONOMY.

C. A. DUPEE, Principal of Chicago High School.

LECTURERS ON BANKING, FINANCE, ETC.

R. K. SWIFT, and others.

LECTURERS ON THE GENERAL PRINCIPLES AND DETAIL OF RAILROADING.

HENRY FARNHAM,

JAMES F. JOY.

LECTURERS ON COMMERCIAL COMPUTATION.

IRA MOORE,

D. S. WENTWORTH.

VISITING COMMITTEE.

R. K. SWIFT,
C. H. WALKER,
N. H. WELLS,
B. F. CARVER,

J. C. DORE,
GEO. RUMSEY,
R. S. KING,
COOLEY, FARWELL & CO.,

ROLLIN ROBINSON,
S. B. POMEROY,
D. B. COOK,
T. B. CARTER.

Free Lecture Course.

THE system of Free Lectures which has been inaugurated and carried out, at the different points, under the patronage of the Colleges, has met with the warmest appreciation of the public. The Course before the New-York College, at Cooper Institute, has been specially commended by the press of that city, and is in high favor with the business community. The following notices are all that we can find space for:—

From the N. Y. Evening Post.

FREE LECTURE COURSE AT THE MERCANTILE COLLEGE IN COOPER INSTITUTE.—PROFESSOR PACKARD'S LECTURE—The Introductory Lecture at the Mercantile College, Cooper Institute, was delivered last evening, by Professor S. S. Packard. The subject was "The History and Sphere of Commercial Colleges." The lecturer gave a review of the most approved methods of imparting a commercial and business education, and detailed the history of this specialty in instruction during the last twenty years. It is contemplated to continue this course weekly, in connection with Bryant & Stratton's Mercantile College, opening the doors to the public. Among the lecturers proposed are Wilson G. Hunt, Elihu Burritt, Theodore Sedgwick, J. Smith Homans, Henry Ward Beecher.

From the N. Y. Times.

FREE LECTURE COURSE AT COOPER INSTITUTE.—The course of Free Lectures to be delivered during the season, before Bryant & Stratton's Mercantile College, in Cooper Institute, was inaugurated last evening by Mr. S. S. PACKARD, the Superintendent, in a lecture on the "History and Sphere of Commercial Colleges," delivered to a large audience in Room No. 23 of that building. The lecture was a concise and able review of commercial education in this country, abounding in wholesome suggestions and happy illustrations, and clearly showing the advantages of a thorough training in the science of business. The idea of a free course of lectures to young men, under the auspices of such an institution, is one that should be hailed with pleasure, and be met in a spirit of generous appreciation. We learn that the lectures will be delivered regularly on Monday evening of each week, by the prominent speakers of the city, upon topics of general interest.

From the New-York Sun.

HON. CLINTON ROOSEVELT lectured last evening before Bryant & Stratton's Mercantile College, at the Cooper Institute, to a respectable audience, on "The History of Money in all Ages." The lecturer held that the present banking system in Wall-street is no better than the principles upon which *faro* banks are conducted in secret places on Broadway. Although he did not advocate wholly the Democratic system of "hard money," the lecturer utterly condemns our present financial systems, and claimed that had not the late crisis come upon us to break up the banks we might soon have been importing wheat at 63 cents per bushel, while the price in Chicago was \$1 25. Judge ROOSEVELT proposes, at some future time, to take up our system by itself, point out its errors, and recommend a system of exchange, which, in his opinion, were it to supersede the present, would revolutionize the industrial interests of the country by protecting the laborer

and consumer against the sloths and stock gamblers. The lecturer is understood to be one of the prominent advocates of the "Bullion" Bank enterprise, lately so much discussed, where deposits are proposed to be retained in specie, and the depositors charged a per-centage for safe keeping.

From the New-York Express.

CAPT. BELL'S LECTURE ON NAUTICAL SCIENCE, AND THE STATE OF OUR MERCANTILE MARINE.—Capt. J. H. Bell, Professor of Maritime Law and Navigation at Bryant & Stratton's Mercantile College, Cooper Institute, delivered, on Monday evening, a most interesting lecture on the sciences which he professes, and on the state of our mercantile marine. The lecture was extemporaneous, and the speaker took a very wide scope. The Captain first spoke of the chain of national mercantile colleges, their object, and success! They were working a glorious reform among the young men of the country. There was a specialty in their character and object, which was to establish on a firm basis a national system of mercantile and nautical education, to elucidate truth, to detect error, and to prescribe and administer the cure. The healing process rested with the mercantile community, whose duty it was to support, animate, and confirm the exertions which these colleges were making—to sustain our national character as a thoroughly-practical and competent commercial nation.

The inefficiency of commanders and officers in our mercantile marine had long been complained of, and not without cause. The speaker, as a seaman, pleaded guilty to the charge; but the fault rested with landsmen, who had hitherto neglected to provide the means of educating American youth for the duties of a profession which was as ancient as it is honorable. The great losses which occurred annually, showed the necessity for a reform; the press, with its thousand tongues, should proclaim the injustice, and the danger of a longer delay in bringing this subject before our legislature. It was a fallacy to suppose that nautical science could not be taught in schools. Here the speaker enumerated a long list of qualifications which every seaman in office should possess, and which could not be learned at sea, and showed in the most eloquent manner that, by educating our seamen, we should have a right to claim, in truth, to be the greatest commercial nation in the world. If the public press would use its powerful influence during the present session of Congress, our legislators would not, could not, remain blind to the best interests of the country, but would adopt such measures as would secure the rights of seamen, security to property, and the safety of all travelers by sea. The lecturer then gave a short dissertation on the benefits of admitting seamen to the rights of free citizens among a free people, spoke of "free trade and sailors' rights" at some length, and closed amid the most enthusiastic applause of the audience.

INTRODUCTORY.

THE gratifying success which has attended the efforts of the undersigned in establishing a *national* system of commercial education, and the inquiries which meet them on every hand touching the workings of their institutions, have rendered the present publication necessary; and they trust will afford a sufficient apology for entering somewhat minutely into the history and plans of the enterprise, to which they have devoted, and are devoting their entire energies.

In these days of rival claims in all departments of science and industry, a bare assertion of the superiority of any particular effort should be entitled to no credit; and he who proposes to enter the arena, should do so with the full understanding that success is deserved only as the result of merit; and that although, for a time, lofty pretensions may *seem* to outweigh more humble and intelligent action, the genuine coin must eventually supplant the counterfeit, and true merit alone will ultimately escape the disaster of public condemnation.

There is, perhaps, no department of education more liable to the charge of *inefficiency*, as generally pursued, than that of commercial science; and we think it not too much to assume, that in the majority of literary institutions where it is pretended to be taught "thoroughly," there is imparted little or no practical knowledge of accounts. The reasons are evident at first view: in the first place, no proper facilities are afforded, even if competent teachers could be had; secondly, the teachers are not had, if the facilities were at hand; and thirdly, and conclusively, if both teachers and facilities were available, the proper space of time can not be afforded, in connection with other studies.

It would be quite as sensible to think of educating a young man for the ministry, or the practice of medicine or law, at an "upper crust" boarding school, as to hope to qualify him for the duties of an accountant at any institution where commercial science is not the speciality. This position is more than sustained by the facts; and it is because this is so, that it has become necessary to establish institutions having particular and only reference to those studies which perfect the student in the practical duties of business life. We shall enter into no argument to prove that this science, like every other, *can be learned*; notwithstanding the objections daily urged against such a position by those who claim that "nothing can be learned without *experience*."

The fact that our most eminent practical men are men of acquired science, capable of reasoning from cause to effect, and willing to avail themselves of the results of principles and experiments not their own, if it teach any thing, teaches that the experience of others may be prolific of soundest lessons of wisdom to us; and that knowledge thus obtained may be put to as practical purposes as if the experience, and not alone the lessons drawn from it, had been our own.

We say, that in order to teach commercial science *effectually*, special institutions are necessary; but we would not be understood to infer that, consequently, all institutions having this science for a speciality do teach it *effectually*. On the other hand, we hazard nothing in saying, that in no special institutions in the country is there more pretense, and less real merit, than in "commercial schools," so called.

This is, perhaps, a bold and ungracious assertion; and, coming from this source, might better not be made. The assertion, however, neither charges nor establishes the fact, the truth of which is well understood by all who have given the subject any attention; and we mention it because we would not be thought to ignore what is known to be true, and, for the better reason, that no institution, whatever its claims, can wholly escape the odium which attaches to the class to which it may, unfortunately, belong.

It is no part of our purpose to wage war against our competitors, for we should not deserve the consideration of fair-minded men, nor the success to which we have already attained, did we not gladly acknowledge the great work which is being performed by sterling teachers in various institutions throughout the country. In fact, we should rejoice to feel that no institution professing this speciality is devoid of merit. Were they all full of merit, and capable of fulfilling all their contracts with the public, it would be to us a matter of sincere congratulation.

We do not intend, however, that our modesty shall stand in the way of a clear and candid announcement of certain characteristics which, whatever their merit, we claim to be peculiar to the institutions under our control; and if such announcement, and the investigation which we hope it may engender, should result in a verdict from the public, establishing our claims to "distinguished consideration," we shall ever feel grateful to the public, and prove our gratitude by renewed exertions to deserve renewed acknowledgments.

The actual deficiency in commercial training, as evinced in the incompetency of graduates hailing from institutions not unknown to fame, whenever the practical test has been applied, has suggested the

necessity of a thorough reform in the *method* of instruction, as well as the *extent* of the course to be pursued; and it has been primarily with a view to meet this emergency that the "National Chain of Mercantile Colleges" has been inaugurated. Heretofore, the exercises in the schools have been the result of closet study of *teachers*; showing how books *may be kept*, and exhibiting ingenious forms and models, calculated to please the eye, and cover the deficiencies in real practical merit. Of this character, also, are nearly or quite all the published text books on this science. The proprietors of the Colleges here represented, have not been satisfied with this advancement, and have felt that the business community was fully justified in looking with suspicion upon the practical qualifications of those whose chief endorsement was a diploma from institutions founded upon this purely theoretical basis. They have, consequently, inaugurated, and carried to a degree of perfection, a plan, the feasibility of which must be acknowledged by every candid business man, and which is imperfectly set forth, under appropriate heads, in the body of this work.

Were multiplied arguments necessary to prove the wisdom of this course, we need only refer to the hundreds of young men filling responsible positions in the larger cities and villages of the different States of the Union, whose preparatory training has been had solely in these institutions. We feel safe in trusting our reputation in their hands.

We beg leave to allude, briefly, to some of the points of interest which we claim are peculiar to our Colleges:—

I.—THE SYSTEM OF INSTRUCTION.

In order to make this the most thorough and effectual, we have discarded the idea of printed text books, adopting the more practical method of oral instructions, and lectures, with black-board elucidations.

THE BUSINESS FORMS, instead of showing *how books may be kept*, are taken directly from Business Houses, and written up exclusively for our use by practical accountants, each department of trade being amply illustrated in the largest variety of transactions known to the business, and the idioms of each clearly defined by their connection and use.¹ The most approved forms for Accounts Sales, Accounts Current, Balance Sheets, etc., accompany each Set, and may be relied upon as being in every sense practical, and such as are in daily use.

THE WRITING DEPARTMENT is a vital part of the system, it being one of the fundamental principles that a fair style of business writing is essential to any respectable claims as an accountant." It would be equally consistent for one having an impediment in his speech to claim the qualifications of an orator as for an indifferent penman to aspire to the position of a competent book-keeper. In this department we have employed the most accomplished professors, and the best system known to the world. The hundreds of adepts in this science which have emanated from our Colleges during the past six years, will amply sustain us in the assertion that no institutions in the country are doing so much to counteract the evils consequent upon inelegant and unintelligible chirography. It is, perhaps, sufficient in this connection to say that the distinguished author of the "Spencerian System" of Penmanship, Mr. P. R. Spencer, as also some of the very best artists and teachers of this system, have been connected with these Colleges since their commencement. Specimens from these institutions also have carried away the first premiums at the State Fairs of New York, Ohio, Pennsylvania, Michigan, Illinois and Missouri, and wherever exhibited. For beauty, rapidity, and perfect adaptation to the various uses of business, this system of writing is universally admired.

In connection with writing, much importance is attached to commercial correspondence—not, as is the practice sometimes, in the way of copying from "Ready Letter Writers," but in exacting original documents upon given topics, with criticisms, suggestions, etc., with a view to elicit and direct the latent talent of the student in the most practical channels of thought.

In the practice, also, of requiring original documents and business entries, it is designed to make the student thoroughly master the principles which underlie the science; and in the most practical manner to fit him for an intelligent discharge of his duties in the counting room.

It may be proper in this connection to allude briefly to one feature which will be more definitely explained hereafter, which is the fitting up of our rooms in true counting-house style, giving our students the benefit of practical and periodical drills in the routine of business, and furnishing at hand every facility afforded in the various business establishments, including banks, railroad offices, manufactures, commission and forwarding houses, etc.

II.—THE CHAIN OF COLLEGES.

We think after the result of our labors, as shown in the present condition of the seven Colleges composing our chain, that little doubt need be entertained of the practicability of the course we have adopted. It may be, and doubtless is, owing, in a great measure, to our good fortune in the proper selection of teachers and lecturers at each point, and not a little, certainly, to the thorough course of study prescribed—which is uniform at all the Colleges—that our efforts have been so eminently successful; but we cannot but think that in the very fact of a continuous chain, linking the two great emporiums of the East and West with the intermediate commercial points, lies a great element of our prosperity. In this particular it cannot be said that we have any competition; and here, too, we claim, is the germ of future achievement which will vindicate the propriety of the designation we have chosen.

Since the importance of this cosmopolitan, or, as we have termed it, *national* system was first apparent, we have spared neither labor nor expense to perfect it; and it is with no small degree of pride that we now look back upon the obstacles surmounted, and the results thus far achieved. The cities selected by us are each the centre of influence and interest, not only to their immediate surroundings, but, in a measure, to the whole country; and, taken together, may truly be said to represent the entire commercial features of the American continent. It was with this view, mainly, that such a connection seemed indispensable to a truly national system. Of the respective claims of each point it is certainly not necessary to speak at length. When the first college was established at Cleveland, in 1853, the commercial importance of that locality was found sufficient to yield a generous support. The opening of the Buffalo College in the following spring, although discountenanced by many respectable citizens, upon the ground that it *could not be sustained*, was a most important step; and the patronage thus secured from every part of the Empire State, northern Pennsylvania, and the Canadas, clearly indicated the feasibility of the plan of extension, which has subsequently been more fully carried into effect.

The Chicago College was opened in the fall of 1856, and its history has kept pace with the “manifest destiny” of the great metropolis of the West. The apartments originally selected for this purpose, though capable of accommodating over one hundred and fifty students at a time, were found too strait for the purposes of the institution, and a

more commodious, accessible, and elegant suite of rooms has been appropriately fitted up, and taken possession of.

The establishment of a college at Albany was, to say the least, an experiment; although the result has proven it to have been a successful one. The West is conceded to be the most congenial clime for the planting of new enterprises; and hitherto this department of instruction, in its broadest sphere, has been confined to the West. The remarkable success of the Albany College, however, has clearly demonstrated the potency of that "conservative" element which has, for so long a time, been acknowledged as the peculiar characteristic of the capital of New York. This college was opened on the first of January, 1857; and it is not claiming too much to class it with the permanent and *prominent* institutions of the city and State.

The Detroit College was opened in the fall of 1857, and has enjoyed uninterrupted prosperity. It is now the only institution of the kind in the beautiful "City of the Straits," and has a strong place in the affections of the people.

The addition of Philadelphia and New York to the "national chain" was, by no means, the most unimportant step to be taken. In fact, the omission of these cities in any scheme claiming to be "national," would be equal in inconsistency to the "play of Hamlet with the Prince of Denmark left out." This step, in fact, has been contemplated from the first, and its consummation is a matter of sincere gratification to the undersigned, as we trust it may be of some consideration to the public. The Philadelphia College was opened in February of the present year, and the New York on the first of October.

Without disparagement to any other point, we can not but feel that the opening of a Commercial College in the commercial metropolis of the country will prove to be the most important step undertaken in this direction, and can not but be fraught with innumerable advantages. The location of the New York College in the Cooper Institute, Astor Place, occupying, as it does, the finest and most commodious apartments for that purpose in the building, will commend itself to all; and when it is understood that, no matter at what point the student may enter, he has an equal right to all the privileges of any of the other points, the importance of these additions, and the advantages which by such an arrangement we are prepared to afford over any institution of the kind in the country, can be seen at a glance.

By the purchase of a scholarship in any of our colleges, the holder

becomes equally a member of either or all the others; hence he is enabled to commence his course at one point, and pursue and complete it at another, being fully entitled to all the peculiar privileges and advantages of *seven* colleges instead of *one*.

Again, by this intercommunication between the different branches, each one becomes essentially benefited, as it is well understood that the business customs of different localities differ in many respects, while it is the adoption and illustration of these customs which comprises one of the strongest features of our enterprise. Thus, the local peculiarities, which, it will be conceded, are more strongly developed in the great commercial centres, become interchangeably engrafted into the system of instruction at each point, and each student becomes, from necessity, a cosmopolitan. This fact, when once understood and appreciated, can not fail to attach an importance to credentials from this chain of colleges which can not be equally shared by those institutions whose labors and illustrations are confined to one point.

Again, a student emanating from one of the colleges has the same claim upon the sympathy and attention of the officers and teachers of either of the others as those actually in attendance, and may thus be said to have formed valuable business acquaintances in seven of the most important commercial cities of the Union.

III.—“THE AMERICAN MERCHANT.”

In the development of our plans it has seemed not only appropriate, but necessary, to employ some suitable exponent of the higher demands of commercial science; and we have accordingly, during the past year, given life to a monthly magazine of the above title, the character and claims of which are now pretty well known to the business community; and which, we are willing to believe, will do no discredit to the cause which it embraces, or to the community which gives it support. The warm reception which this periodical has met in every part of the country, affords a gratifying evidence of the demand for such a publication, as well as of the dignified character it has sustained. It is our purpose to make the *MERCHANT* an intelligent and faithful auxiliary in the purest and most worthy aims of the young men of the country, avoiding all the ephemeral trash with which the *literary* (?) periodicals of the day are filled, and addressing itself understandingly to the higher purposes of life. Each number contains a short biographical sketch, with steel engraved portrait, of some eminent man of the country, either living or dead, who has ex-

hibited in his life those sterling qualities of head and heart which entitle every man to respectful consideration; together with a large variety of original contributions from the first writers of the country, on topics of general interest, embracing commerce, banking, manufactures, agriculture, statistics, commercial law, political economy, science, literature, and art. The *MERCHANT* has now reached its ninth number, and its future success is established.

It is with no small degree of satisfaction that we are enabled to review the labors of the past six years, and particularly the history of the sixteen months just past, covering a space ever memorable in the annals of the country, and fraught with the most remarkable commercial phenomena known to the world. We feel truly grateful that notwithstanding the revulsions and disasters which have visited every department of enterprise, uprooting the solid foundations of colossal fortunes, and spreading ruin and desolation broadcast, that our humble efforts have not been paralyzed, and that, instead of being obliged to curtail our operations, we have been permitted to weather the storm without "splitting" a sail, and to make steadily to the port towards which our first and fondest hopes were directed. We believe the public will bear us out in the opinion that the promises made in our last issue, notwithstanding the adverse circumstances which have surrounded us, have been more than fulfilled, and for all this success, as well as for all we hope to realize in the future, we would not, for a moment, forget that we are indebted to the generous confidence and patronage of those who were willing to take us on trust, and whose names would comprise a list of the first business men in the United States and Canada.

It is to such that we desire to return our grateful thanks, trusting that our labors in the past may be received as an earnest of the future; and with such hope we desire to subscribe ourselves the public's most obliged and obedient servants,

H. B. BRYANT,
H. D. STRATTON.

Mercantile Probity.*

BY ELIHU BURRITT.

THERE is no figure more common and expressive by which the experiences of human life are grouped and portrayed, than that which represents it as a sea, or as a voyage across a turbulent ocean. We know not how many centuries old this simile may be, or with what generation or race it originated. Trite as it may sound to the ear, or seem to the eye on paper, it bids fair to go down to the last year of time, carrying with it, unchanged, every feature of its original significance. As the sea, to the last pulsation of its mighty bosom, shall be subject to all the alternations of calm and tempest, to midnight winds and breezeless noons, so human life, to its last heart-beat on earth, shall encounter the old, swift vicissitudes, that have swept across the uncharted waters of man's experience from the beginning. Unseen dangers, like sunken rocks, will lie in his course to the last; quick storms will arise which the barometer of his best wisdom will be too slow to indicate; the leeward drift of temptation will draw him toward shipwreck and ruin; calms anon will collapse his sails and leave him motionless on a still flood of indolence. These analogies are so numerous, and so fully recognized and established by the observation and testimony of a hundred generations, that they may sound in the ears of the multitude as truisms, too hackneyed by use to please a refined literary taste, or to comport with an elegant style of diction. But there is one of these analogies which should be pressed, with all its pointed lessons of instruction, upon every class of the community, especially upon that great and influential section of it which stands at the helm of the mercantile and financial interests of the country. There never was a moment in the history of this nation when these lessons were more needed than now, or when so many auxiliary influences were ready and working, to give them invaluable and permanent effect upon the life of business men. Sudden and swift as the typhoon or tornado, came the whirlwind that wrecked and scattered the earthly fortunes and hopes of thousands, at their full spread and promise. Like as the subtle infusion of some poisonous element diseases the air of certain countries, now blackening to death in a single night the greenest vegetation, now touching the roots and tendrils of human life to the same fatal issue, so the spinal nerve of all the great businesses of the world seemed touched and paralyzed as by electricity. In the crash and shipwreck, in the dense gloom and darkness of the disaster, the hay, wood, and stubble, the sandy foundations, upon which thousands had built their fancy fortunes, were revealed among the ruins. To return to the figure, the surging sea was covered with wooden anchors, painted to resemble iron; with mock compasses, whose needles, like the hands of baby-watches, pointed to no pole; with charts containing no Bible line of longitude or latitude, nor Christian principle or point of depart-

* From the May Number of *The American Merchant*.

ure. Not in the memory of any generation, was this sifting of unreal valuations more severe and complete. Never did moral or mercantile characters, built upon the sand, fall in more startling and sightless ruins.

When the wreck of all things thus built lay strewn over the country, from ocean to ocean, and over lands beyond the ocean; when thousands, who thought their mountains of wealth stood strong, saw them scattered like the small dust of the balance; when the earthly interests and inordinate ambitions, the lust of the eye, the pride of life, and desire of riches, which had put eternity into an annular eclipse, began to thin away and reveal its impending and solemn realities; when "men of business" began to feel how poor and transient are all the "securities" not guaranteed in the Book of Life, when those realities shall burst upon the human soul; when, in a word, they began to open their eyes to the magnitude and moment of those interests that, lying beyond "change," pertain to the changeless destiny of the immortal spirit, to be determined by a few remaining days of probation, a disposition to "learn righteousness" became perceptible. A meek mind for penitence and prayer succeeded; prayer at noonday at the very centres of trade and commerce. Merchants, bankers, brokers, and men of every department of business, with all the clerks they could spare for the hour, mingled in this fellowship of contrition and supplication, and lifted up their hearts and hands together for that good part which the world cannot give nor take away. From the mercantile metropolis of the nation, from city to city, from village to hamlet, this wonderful awakening has spread over the land; everywhere developing its distinguishing characteristic of "Noonday Prayer Meetings of Business Men." Old gray-headed merchants, stalwart draymen and porters, kneeling side by side, pour forth the tearful and joyful utterances of a new religious life. The predictions of the holy seers of old, who, even with divine enlightenment and inspiration, but faintly saw the leading lineaments of these latter days, seem already more than realized. The glowing anticipation of a New-York clergyman, uttered a few years ago in that city, seemed bold and almost extravagant at the time, but, compared with the facts of this extraordinary visitation, it touches upon its broad fulfilment. He thus expressed his views of what would come at a future day, which he little thought was so near:—

"The time is coming when Christ's successes shall be reported with the rapidity of Napoleon's victories; when the press shall teem with the intelligence of Christ's movements in the world; when the steamer shall furrow the deep to speed the tidings of his power; when the electric wires shall thrill with heavenly life to convey from city to city, and from continent to continent, the news of revivals of religion, and of nations born in a day. The kingdom of Christ is yet to be the one thing thought of in the world; and in every marketplace, at every exchange, on every bulletin, at the corners of the streets, men shall speak of the glory of his kingdom, and talk of his power, one to another, making known his mighty acts, and the glorious majesty of his kingdom."

The most secular papers in the country have daily borne involuntary testimony to the beginning of this end, if not to its full attainment, in their reports

of the Great Awakening of 1858. First and foremost to be affected by this unprecedented work of Divine Grace, have been the merchants and business men of the country, including bankers, brokers, capitalists, and even speculators. The ploughshare of God's judgments upturn to fallow ground the foundations of the mercantile world. Then His hand scatters broadcast upon its softened ridges the seeds of righteousness and truth, to germinate beneath the dew and light of His mercy. Never did a revival visit this country, which constrained so many, even of the godless world, to say—"This is the Lord's doing, and it is marvelous in our eyes." Now, then, with all the characteristics of this mighty visitation before our eyes; with such a work shaking the great centres of American trade, transforming "'change" corners, market-places, and printing-offices, to places of social or congregational prayer; when "Holiness to the Lord is inscribed on the bells of the horses," to a certain extent of fulfilment, may we not hope to see the mercantile life of the nation renovated, as one of the fruits and proofs of the divine power and vitality of this wide-spread Awakening? Is it too much to expect that Commerce itself shall be converted?—that it shall henceforth be brought under the sway, and be quickened with the sensibilities of a Christian conscience? That transactions "on 'change" at their farthest aberration, shall not get quite out of the range and reach of Christian faith and obligation?

Blessed above all the years of this nation's history, shall be this last of heavenly discipline, of mingled judgment and mercy, if this great renovation of business life shall be realized. It is the great, startling want of the age, and in no country more than in this, of nervous, almost feverish excitement. The ledger may revolve around the Bible, as the earth around the sun, squaring its interests by the Golden Rule, without involving any nearer alliance between God and Mammon. This is what the world needs. This is what shall not only save this nation from fearful perils and punishments, but exalt it to be the first to come under the full sway and sceptre of that kingdom, for whose speedy advent a million of human hearts have been praying morning, noon and night, from one end of the country to the other. Even here, in the large liberty of our land, we cannot have *imperium in imperio*, or two separate kingdoms within a kingdom. In that for which thousands of American merchants and their clerks have been praying, during these memorable months, not only every individual, but every corporation, community, kingdom, and nation, must bow to the name, to the sovereignty of Jesus. His kingdom can admit no *imperium in imperio*. When, in answer to the prayers of eighteen hundred years, it shall come in its fullness, He must reign, King of *nations* as now King of saints. No close borough, no corporation, nor joint-stock company, nor system of business speculation, nor municipal council, nor State or National Government shall be permitted to divide the realm with Him, or to attenuate the allegiance of His subjects by weakening the sense of their individuality and obligations as Christians. It would be almost like a nation born in a day, even if the mercantile and business life of this country should be thus regenerated, and permeated with the spirit and principles of Christian righteousness. Both the judgments and mercy of God have made a wide break

in the reckless and guilty career of trade. Those who guided or followed the current to the brink of the disaster, and those who are to determine its course hereafter, have knelt together over the ruins in penitence and prayer. In a form of publicity which must reach the remotest community of the civilized world, they have taken upon their souls the most solemn bonds of allegiance to the Author and Finisher of Christian faith and life. The world expects they will do their duty in the new era of trade which is about to commence; that they will make it new, and distinctive from all preceding cycles of commerce, by introducing into its government and direction the guidance of unswerving Christian principle and probity. Without this vital element, the business world must drift again upon the leeshore of ruin: without this at the helm, there will be a periodical shipwreck to the end of the chapter. Who can even glance over the recent revulsion without noticing this capital defect all through Christendom—this lack of Christian probity in financial and mercantile transactions? Extravagant dealings in fancy stocks, in fancy valuations and unrealities of the widest range, have been adduced as among the prime causes that led to the universal break-down. But there were other speculations which, in our apprehension, involved greater moral obliquity, and more irrecoverable bankruptcy: we mean speculations in fancy *reputations*. The pecuniary value of a good character, on both sides of the Atlantic, has "ruled" high on 'change, even to a fancy estimation. But, saddest of all these disastrous defections, the best character in mere seeming and show, has not only been thus prized, but *priced*, and sold! Merchants, bankers, brokers, men intrusted with great and sacred charges, with all the wealth and substance of widows and orphans, have indeed regarded godliness as great gain, and, with not one emotion of its vitality in their souls, have speculated in its counterfeit for years undetected, until tempted into some transaction that swamped them in infamy, and revealed the principle upon which they acted.

How multitudinous are the cases, in which men in various positions have labored to acquire a high reputation for honor, honesty, and general morality, with as much assiduity and vigilance as ever an humble artisan practiced in accumulating a small sum in the savings-bank, by dropping a penny a day into his deposit box! And when that reputation has reached its acme in public esteem, how frequently has it had its price! The Satan of temptation has bid for it; and its owner clutches at the bauble and bubble of that guilty fortune he is to realize from the bargain. Look at Sir John Paul, Strahan, Robson, Redpath, Genet, Schuyler, Seymour, and hundreds of other cases, at home and abroad, which have illustrated this immoral and demoralizing traffic in "high reputations!" Look at the sinward drift of mercantile and financial speculations, on both sides of the Atlantic, for the last few years; at the lack of truthfulness, of conscience, and sterling honesty, in transactions of men who, by education, wealth and influence, claim to lead, enlighten and refine the public mind and life of nations. Think of merchants and manufacturers of unimpeached *reputation*, drawing alternately upon a hundred fictitious firms, and presenting their counterfeit acceptances, week after week, and

year after year, at the counter of some bank in which they were perhaps directors or stockholders! Glance at the "developments" in the direction of the Western Bank of Scotland, the Royal British Bank in London, and of banks, railway boards, stock-gamblings, and other speculations in this country! If there had been no stern and sudden break in this career; if this insidious demoralization had been permitted to work on uninterrupted a few years longer, until it had reached the foundation stratum of society, and permeated the great industrial and agricultural classes with its leaven, there would have come a moral bankruptcy, a prostration of faith in man, from which the mercantile world could not have recovered for a generation.

We trust, that however slowly and feebly the business of the new cycle may revive, it will be guided by new principles of action. We are confident that the thousands of merchants, bankers, brokers and clerks who have mingled their utterances of contrition and supplication at the Business Men's Prayer Meetings in our cities, have made honest and solemn resolutions to lead hereafter a new life of faith and duty. For their own souls' well being, for the glory of God, and the good of their country, may they see it their duty to bring this new religious life into trade; to square all their mercantile transactions by its principles and dictates. We would say to every young man fitting himself for these pursuits and avocations: Beware of speculating in *reputations*; of attaching *pecuniary* values to a good character in the eyes of men; of dwelling too long and frequently upon the earthly gains of godliness. Beware of this tendency of your mind, for it seduces into the path of temptation, sin and shame. *Reputation* is the tinkling cymbal, the manward seeming of character. It may be the simple inflation of a fiction to a gaudy bubble; the outside drapery of a lie. Do not put out to the sea of life with this wooden anchor. You must have something better, stronger and more enduring than *reputation*, to hold you back from the lee-shore when the storm comes on in its fury. You must have something "entering into that within the veil," by which to moor every transaction, plan and purpose of trade;—an unbending principle and habit of Christian *Probity* in all your dealings on 'change, in the counting-room, at railway boards, at meetings of bank directors, and in all those relationships that are so calculated to merge the individual in the corporation, and weaken the sense of his personal responsibility.

COLLEGIATE COURSE.

Book-keeping.

THE full or collegiate course embraces a thorough knowledge of the theory and practice of book-keeping and its collateral branches, as hereinafter specified. The method of conveying instruction, it is thought, is the most severely practical that could be adopted ; and the actual practice in the various departments of business is scarcely, if at all, inferior to that had in the counting-room ; in fact it is, in many respects, greatly superior, being adapted to meet the requirements of a more extended variety of transactions than ever occur in any one business house.

The proprietors claim to have introduced many important improvements, both in the *method* of teaching and the *facilities* necessary to make it practical. Not content with the forms of the principal books used in the various departments of trade, and furnished by scientific accountants, illustrating faithfully the daily routine of transactions in banks, railroad offices, commission and forwarding houses, manufactories, etc., they have had beautifully engraved, for their special use, all the convenient auxiliary blanks, such as notes, drafts, bills of exchange, checks, certificates of deposit, certificates of stock, etc., etc., which the student is made to understand fully, as also the laws pertaining thereto. The exercises in these various departments are conducted precisely the same as in business ; the duties of the different officers and employees clearly stated and enforced, and the principal and auxiliary books amply defined by their use. To make this proposition better understood, we will very briefly instance the method of imparting a knowledge of the routine of banking ; premising that a similarly practical method is adopted in the other departments. A "banking class," consisting of some ten or twelve students at a time, or as many, perhaps, as may be qualified by previous training to appreciate quickly and thoroughly, is organized. The stock or subscription books are opened, the stock subscribed, the bank organized, officers elected, certificates issued, installments paid in, and the business of the bank duly commenced. Deposits are now made by different parties, who receive a pass-book properly written up, and the necessary blank checks for doing business with the bank. The different bank charters are explained, and the basis of issue and deposit elucidated. Bank notes

are issued, discounts granted, exchanges effected, and, in fact, the whole routine of a banking business clearly illustrated, and in a manner such as will impress it indelibly upon the mind. It has been our custom, frequently, to introduce book-keepers and other officers of banks, for the purpose of receiving suggestions from them, and by such our system of teaching has been universally commended. We have also, more recently, in order to remove all objections to the lack of *practical* training, fitted up our rooms in true counting-house style, with appropriate counters, desks, drawers, and the general paraphernalia of business; our object being to realize, in the fullest sense, the just demand of the public for thorough preparatory instruction in all the requirements of business, and to remove from the tyro that unpleasant stiffness which too frequently stands in the way of success.

We are fully aware that the greatest importance is not to be attached to extrinsic forms, and that it would be possible to enforce the principles of accounts without the trappings of the counting-room; but experience has taught us that the more attractions we can throw around the study, and the nearer we can approach to the exact standard of actual business, the more practical our teachings become, and the greater interest we secure to our classes. To young gentlemen, for instance, who have just emerged from the monotony of a school-life, and have, unfortunately, perhaps, imbibed a dislike for abstruse theories with the usual appliances of the school-room, any approach to the realities of that bustling life towards which they have so long and ardently looked, begets a pleasing sensation, and invests study with an interest never before experienced; imparting a self-complacency and confidence which will be found essential as a prelude to the uncompromising duties upon which they expect to enter. In short, our experience has shown us that the more fully we can realize the ideal of a business life in our course, the more eminent is our success in qualifying our students for that life.

The book-keeping department is under the skillful and able management of gentlemen standing at the head of their profession, the most of whom have had the advantage of long experience both in business and teaching.

The system of classifying and analyzing accounts adopted in this department of instruction is greatly in advance of any of the old methods, and has elicited the highest encomiums of business men.

The students of these colleges become so thoroughly indoctrinated in this system that, on presenting them with the footings of any set of ledger accounts, together with the inventories, they will, by a short analytical process, present the effects, liabilities, gains, losses, the pres-

ent net capital, or net insolvency, and the net gain or loss, in a few minutes, when it might require as many hours, or even days, to close and transfer the accounts in the ledger and show the same result. This principle is carried out in the solution of a great variety of problems in partnership settlements.

In connection with this thorough analysis of the science, and to follow out the details of each particular branch of business, an extensive collection of manuscript forms are used, representing every variety of business books. Each student that completes the course will open, conduct, and close upwards of fifty different sets of books. He will be furnished with memoranda of transactions, from which he is to make up the books, precisely as he would make them up from the blotter, or day-book, if he were in a business office.

Among the sets represented are the following, upon most of which a copy-right has been secured :

MERCHANDISING.—Both stock and partnership books, for wholesale and retail, with or without auxiliaries, either using day-book, journal, ledger, and auxiliaries ; day-book in journal form, and auxiliaries, or cash-book, sales-book, invoice-book, bill-book, day-book, and ledger as principal books.

COMMISSION BUSINESS.—Transactions given from which to make up a day-book, commission sales-book, bill-book, and cash-book, journalizing from each. From this set the student is required to write up accounts current, render accounts sales, equate time for payment of net proceeds, draw up all notes, drafts, bills of exchange, orders, receipts, bills of sale, etc.

PARTNERSHIP BOOKS.—Interest allowed the partners on their investment ; business continued one year ; partners' interest adjusted ; books closed ; balances brought down ; business continued under same ledger headings.

ADMINISTRATOR'S BOOKS.—Making an exhibit of the resources and liabilities of the estate on coming into possession, the receipts and disbursements, the dividend of net proceeds to the heirs, the adjustment of the administrator's commission, and the final statement or balance-sheet.

MANUFACTURING BOOKS.—Individual and joint stock, illustrating the opening of the books, conducting the same, declaring dividends, and the final closing.

FORWARDING AND COMMISSION.—Keeping, receiving, and shipping books, cash-book, commission sales-book, account sales-book, day-book, (in journal form,) and ledger.

This is a new set just arranged, by one of our best business men, expressly for this college, embracing many modern improvements.

BROKERAGE, OR EXCHANGE.—Giving the most approved forms for keeping books with conciseness and accuracy in this department of business.

CHANGING FROM SINGLE TO DOUBLE ENTRY.—Three different sets, both stock and partnership; books opened and conducted by single entry up to the time of changing; statement of effects and liabilities made out, and the change effected.

STOCK-BOOKS CHANGED TO PARTNERSHIP.—Individual or stock books opened, conducted, and closed; balances brought down, and proper entries made for each partner.

PARTNERSHIP BOOKS.—Four partners. The first and second furnish the capital, the third and fourth bear the expenses of conducting the business. Books opened, conducted, and closed.

PARTNERSHIP BOOKS.—Three partners. One set of books closed; new set opened from the balances of the old ledger, showing how to transfer from an old to a new set of books.

PARTNERSHIP BOOKS.—Three partners. Two of them purchase the interest of the third; the proper entries made on the retiring of the third partner.

BANKING.—This is a new and most complete set, lately arranged, by one of the best practical bankers of the state, expressly for this college. It consists of twelve different books; gives a record, in a condensed form, of the entire routine of book-keeping in one of our largest banking houses. It is one of the most extensive and practical sets ever introduced into a mercantile college.

RAILROADING.—Illustrated from the opening of the books for the subscription of stock, surveying the route, engineering, grading, and construction of the road, to the running of the same, showing the manner of operating in the freight and ticket departments; the modus operandi of declaring dividends or assessments, and the final closing of the books.

RIVER STEAMBOATING.—Consisting of freight, passage, and cash books; general and crew's ledger, manifest, balance-sheet, etc.

LAKE STEAMBOATING.—A new set just introduced, arranged by one of our best steamboat accountants, (who is now actively engaged on the lakes,) containing many modern improvements.

JOBGING BOOKS.—An entirely new form of books for wholesale

jobbing business, lately introduced into a few of our large business houses.

PRINTING AND PUBLISHING.—Books arranged particularly for the business; ruled in a peculiar form, as now successfully used in some of the larger establishments.

RETAIL MERCANTILE.—The day-book, journal, cash-book, sales-book, and invoice-book are all resolved into one book, this and the ledger being the only books used.

The following sets have been added during the past year:

MANUFACTURING.—Fifteen books in the set, representing, in full, the whole minutiae of one of the largest manufacturing establishments in Lowell, Mass.

RAILROADING.—The most extensive set of railroad books ever compiled for the purpose of teaching from, arranged by a practical man now actively engaged in the business.

LUMBERING.—A set of books representing the lumbering business as carried on, upon the most extensive scale, in Chicago, Ill.

HOTEL BOOKS.—Six books in the set, an entirely new form of ruling.

FORWARDING BOOKS.—A complete set of books and forms, illustrating, in full, this department of business.

The above sets of books and forms have met with the universal approbation of the prominent business men of Albany, Buffalo, Cleveland, Chicago, and wherever else they have been shown, as will be seen by the testimonials in another part of this book.

Daily lectures are delivered upon the science of accounts, with black board illustrations, embracing difficult journal entries, partnership settlements, commercial calculations, etc.

Much care is given to the form and effect of business letters and documents—such as bills of exchange, drafts, notes, orders, due bills, receipts, account sales, accounts current, etc.

Commercial Computation.

THE instruction given in this department will be very thorough and extensive, embracing a great variety of practical examples, wrought out according to the most approved methods, illustrating, among other things, the following:

PER CENTAGE.—As applied to commission, brokerage, the rise and fall of stocks, interest, discount, insurance, profit and loss, duties, taxes,

etc., the principles of which should be thoroughly understood by every accountant.

INTEREST.—Simple, annual, and compound—wrought according to the rules established by different states, also, by new methods yet unpublished; the difference between annual and compound interest, on notes or bonds on which partial payments have been made, rendered plain and simple, by a new process of working.

DISCOUNT.—As applied to banking operations, stocks, purchase and sale of merchandise, etc.

COMMISSION, BROKERAGE, ETC.—In the buying and selling of goods, and other property, negotiating notes, drafts, bills of exchange, stocks, etc., for another.

INSURANCE.—To ascertain, from the premium and rate per cent., the sum insured on any property; from the premium and amount, to determine the rate per cent.; to determine the amount of insurance required to secure, if the property be destroyed, not only its value, but, also, the money paid for its insurance.

PROFIT AND LOSS.—To find the total gain or loss when the purchase and sale is given; to find how an article must be sold, to gain or lose some required per cent.; to find the rate per cent. of gain or loss, having the purchase and sale given; to find the cost, having the selling price and gain or loss per cent. given; to find the average daily gain or loss on the sales of merchandise, having the total cost, the sales, and inventory given; to find the gain or loss per cent. on the sales of merchandise, having the cost, the sales, and the inventory given.

EQUATION OF PAYMENTS.—To find the equated time for the payment of several amounts due at different dates; when purchases are made at different dates, some for cash, and some on credit, to find the true time of maturity; when part of a note payable at a specified time is paid before the time, to find what extension should be granted to the balance; when an account embraces both debits and credits, to find the time when the balance becomes due.

EXCHANGE.—Domestic and foreign. To find the commercial value of drafts or bills of exchange, either payable in the same or a foreign country, illustrating, by numerous examples, both the *intrinsic* and *commercial* par of exchange of different countries.

ARBITRATION OF EXCHANGE.—Simple and compound. The determination of the value of remittances to foreign countries, through one or more intervening currencies.

DUTIES, CUSTOMS, ETC.—Method of finding the specific or *ad valorem* duties of any given merchandise, according to the governmental regulations.

° **PARTNERSHIP SETTLEMENTS.**—A great variety of examples given, illustrating most of the disputable points that arise in the settlement and dissolution of partnerships in actual business.

TAXES.—The manner of assessing state, county, or other taxes; to find what sum must be assessed, to raise a given net amount, etc.

ALLIGATION.—Medial and alternate. To find the mean price of a mixture of two or more articles of different value; to find the mean value of a mixture, when the quantity and price of each ingredient are given; to find the quantity of each ingredient, when its price and that of the required mixture are given, etc.

AVERAGE.—Making up the apportionment of losses among the different interests concerned, when a part of the cargo, furniture, etc., of a ship has been voluntarily sacrificed to preserve the rest.

ANNUITIES.—To find the amount of an annuity in arrears; to find the present worth of an annuity; to find the present worth of an annuity in reversion.

Penmanship.

INDISPENSABLE in the attainment of knowledge suited to the wants of active business, is a good hand-writing; for it is, in fact, what gives currency and real value to every other acquisition in business study. It is the great medium through which thoughts are interchanged, through which commerce speaks, science perpetuates the results of its researches, and the record of a world's progress is rendered permanent. It needs no encomiums—no labored efforts in proof of its utility. Society owes its present condition of social refinement to its influence; and our country waits, in a measure, for its universal diffusion, to achieve its greatest results in the field of commercial activity.

It was the intention, from the first, to give penmanship a prominent place in the course of study pursued at these colleges, and to secure a system best adapted to the purposes of business. To this end, the Spencerian, or semi-angular, system was adopted, without hesitation, as the best, and, in fact, the only one worthy of consideration.

This system is taught in all our colleges by its author, and those who have been thoroughly instructed by him; and, possessing, as it does, all the excellencies which are required for business purposes, and taught, as it is, by the ablest teachers of the system in the country, it becomes one of the most attractive features of the course. No other system extant has found such universal favor with business men, and

no other has left its impress on so many minds, or made so many accomplished writers.

Of the thousands who are using it in business, or engaged in imparting instruction in it to others, but *very* few have seen fit to deny its paternity, thereby denying to its author, who has spent the best years of a long life in perfecting it, his just meed of praise. A few, however, from a feverish anxiety to be thought *original*, have denied their master, and, by substituting other names for his system, changing its principles, and mixing with it unmeaning vagaries, have acquired a passing notoriety; but, happily, the system retains its real value; and, if they have succeeded in imparting any true knowledge of writing, be it known, that it results from the excellencies of the system itself, and not to any mutations to which they have subjected it.

Commercial Law.

THIS department will consist of familiar lectures and questionings, by gentlemen of sound legal acquirements, upon those divisions of the law most intimately connected with the *business man* engaged in commercial pursuits. This department is one of very great importance to the business community, and one that is not yet sufficiently appreciated. Every sane person must, necessarily, during life, enter into many contracts, every one of which is regulated by law. The business of a business man is a never-ceasing succession of contracts and agencies; and yet how few, comparatively, of our *best* business men understand, as they should, their obligations to others, with whom they enter into contract, and others' obligations to them. There are many points of law, of vital importance to every person engaged in business, that can be easily impressed upon the mind of the student, so that he can always apply them in business transactions; and, yet, many persons pass a lifetime in the arena of business, and still do not understand them.

In treating upon this subject, the lecturers will introduce many cases in point that have occurred in their practice, to familiarize and enforce the particular point under consideration.

The following is a synopsis of the course of lectures in this department:

CONTRACTS.—The general nature and parts of a contract and promise; the construction of contracts and agreements; the penalty or stipulated damages annexed; the cancelling and rescinding of a contract; the performance of a contract; within what time an action

upon promises must be brought; contracts for the sale and delivery of goods, etc; the statute of frauds relating thereto; contracts for services and work; promises to pay money had and received by one person to the use of another, and in what cases an action lies for the recovery thereof; the effect of promises to repay money lent; of promises to repay money due upon an account stated; of promises to pay interest; upon what contracts or debts interest is recoverable; contracts to accept or transfer public stocks; agreements not to carry on trade within certain limits; contracts by and between master and servant; with factor, broker, or agent on behalf of his principal, and of their respective liabilities; contracts with carriers; contracts with infants; and the liabilities of parent or child for necessities; the general nature of a guarantee; promises to be answerable for the debts of another; what acts done by the creditor will discharge the guarantee; of money received on bankers' checks, bills of exchange, promissory notes, or other securities either post dated, or with fictitious or forged names thereon; of money received by or from agents, servants, and others, acting for their principals; money paid and expended for another, either upon express or implied request; money paid for another upon bills of exchange, promissory notes, or other securities, contribution between co-sureties, or other persons jointly liable for a debt; promises to pay money due upon an account stated, and in what cases an action will lie; promises to pay interest; contract by and between partners; what contracts made by a servant shall bind his master; in what cases the master is entitled to the earnings of his apprentice or servant; of the master's liability for wages, etc.

PROMISSORY NOTE.—The general form; the right which may be acquired by the possession of a note; the remedies to enforce payment of them; their assignable quality; prima facie evidence of indebtedness without proof of consideration; who may be parties to a note; the consequence of a mistake in the omission of the date; the sum to be paid; effect of the words, *or order, or bearer, value received*, etc.; want of consideration, it may constitute a defense; rules that govern in construing; consequence of alteration; effect of different ways of indorsing; the transfer and loss of notes; when presentment for payment shall be made, and the mode of making it; the consequences of not presenting on the proper day; the object and manner of protesting for non-payment; when neglect of presentment is excusable; the mode of computing the time when a note falls due; the rule as to days of grace; the time of day when the presentment should be made; to whom payment should be made; the consequences of paying to the wrong party; the parties to be notified in case of non-payment; the

time within which they are to be notified; the manner of notifying; the true relation of different parties to the note, and to each other, etc.

DRAFTS AND BILLS OF EXCHANGE.—History, general nature, and utility of foreign and inland bills; the resemblance of notes, drafts, and checks to each other, showing how far the law relating to each, is applicable to the others; the parties to a bill—as drawer, drawee, payee, acceptor, indorser, indorsee, holder, and party paying *supra protest*; different ways of becoming a party to a bill—as by agent, and how far he may bind his principal, or by the act of a partner, and how far partners may bind each other; the effect of different forms of bills; must be payable in money, and not dependent on any contingency; the consequence of a neglect to write the superscription of the place where the bill is made, the date, the sum to be paid, the time of payment, the request to pay, the person to whom payable, the words, *or order, or bearer*, the words, *value received*, etc.; the place where payment is to be made; the consequences of the alteration of a bill; the liability of the drawer, drawee, and indorser; different ways of indorsing; the effect of different indorsements; what bills may be transferred; who may transfer, and to whom; the presentment of a bill for acceptance; the nature of an acceptance; non-acceptance, and the conduct of the holder thereupon; the object of protesting; form of protest; when presentment for acceptance is necessary; at what time it should be made; the manner of making it; by whom an acceptance may be made; the form and effect of different acceptances, whether in writing, or verbal, or absolute, conditional, partial, or varying, and what amounts to an acceptance; the liability of the acceptor; when the notice of non-acceptance is necessary, and when it is excusable; the time when the protest must be made and the notice given; the mode of giving it; the liability of a party to a bill, on the dishonor of it by the drawee; the nature of an acceptance *supra protest*; the liability of such acceptor; where presentment for payment should be made; by and to whom the presentment should be made; the time of day when presentment should be made; the consequences of paying to the wrong person; the holder's duty in case of non-payment, etc.

PARTNERSHIP.—The general nature and object of co-partnership; who may become partners; how partnerships are formed; general and special partnerships; what constitutes a partner; rights and duties of partners, as between themselves; how partners may sue and be sued; liabilities to third persons; remedies against third persons; when and how partnerships can be dissolved; the liabilities of partners after dissolution, etc.

AGENCY.—Of agency in general; how authority may be given to

agents; extent and duration of authority; liability of agent; the mutual rights and duties of principal and agent, and of factor and broker.

COMMON CARRIER.—Embracing a preliminary view of the law of bailments; together with the law relating to carriers with and without lien; carriers for lien who are not common carriers; the duties, responsibilities, and rights of carriers, both of passengers and freight, by land and water; the lien of the carrier on goods for his freight; effect of notice by carrier, and his liability under notice.

CONVEYANCING.—The general nature of deeds and mortgages; different kinds of deeds, and the effect of the covenants usually contained in deeds; the different parts of a mortgage; nature of the lien and foreclosure.

FIRE, MARINE, AND LIFE INSURANCE.—The general principles of insurance; the terms, and rules of construction; of the policy; how effected by misrepresentation or concealment; the commencement, duration, and termination of the contract; total and partial losses; relations of the insured and the underwriters; the consequence of deviation, etc.

SHIPPING AND AFFREIGHTMENT.—American and foreign; governmental regulations and requirements; contracts for freight by charter-party, by ship, or by owners; duties of master and owner; duties of shipper; bills of lading; stoppage *in transitu*; officers and crew; registry, etc.

INTEREST AND USURY.—What interest is, and when due; of usury; of charge for risk and service; of the sale of notes, and compound interest.

Political Economy

THIS department will be conducted with much ability, as a simple reference to the lectures will indicate. The following is a synopsis of the course:

LECTURE I., INTRODUCTORY.—Origin and purpose of the sciences; political economy, as a science, defined; its distinction from the science of politics elucidated; the problem designed to be solved by the science of political economy stated.

Terms defined; wealth—value, intrinsic and exchangeable. cost; production; capital; product; exchange; distribution; consumption.

Subjects to be discussed in future lectures:—1st, production; 2d,

exchange ; 3rd, distribution ; 4th, consumption ; 5th, governmental arrangements.

Wealth, which results from reputation for excellence or skill in any form of profitable labor ; what is requisite to acquire and sustain such a reputation.

LECTURE II., PRODUCTION.—Powers of nature as adapted originally to meet the wants of man — air and water, for example ; and as brought into a state thus adapted by human labor—food and raiment, habitations, etc.

Capacity of the powers of nature, when fully and rightly developed, to meet the wants of the race ; theory of Matthews and others ; the true theory ; capital—fixed and exchangeable, productive and unproductive.

Who are producers ? original laborers — as farmers, mechanics ; those who facilitate exchange — as merchants, etc. ; influence of water and railroad communications, and other facilities of exchange.

LECTURE III., PRODUCTION (*continued*).—Principles by which the application of industry to labor should be guided ; man, as distinguished from other animals ; his condition, without the aid and in the use of natural agents ; natural agents — animate, inanimate.

Effects of division of labor when carried too far ; labor when applied to capital with the greatest efficiency ; hired help ; free and slave labor.

LECTURE IV., EXCHANGE.—Of property ; exchange, when desired ; demand ; problem in political economy ; circumstances tending to such results.

Of Money ; exchange in kind ; utility of money ; metallic currency, advantages and disadvantages.

Drafts, bills of exchange, etc. ; banking institutions ; duties of government in regard to such institutions ; regulating rates of interest by law.

Practical principles relating to exchange.

Necessaries and luxuries.

LECTURE V., DISTRIBUTION.—Of labor ; design of Providence in regard to laborers ; simple and educated labor ; their difference of price ; principles which will control the distribution of ; results of the application of labor to capital.

Choice of employment for the future.

Price of money at interest ; legal regulations ; stocks ; of rent ; land ; other objects.

LECTURE VI., CONSUMPTION.—Term defined ; its design ; consumption of capital ; of labor ; productive and unproductive

consumption ; consumption of labor, to secure capital ; consumption for pleasure ; public consumption.

LECTURE VII., GOVERNMENTAL REGULATIONS.—A tariff ; origin and meaning of the term ; design ; argument for a tariff.

Argument for free trade.

Mercantile Ethics.

THE following is a brief synopsis of the course :

Ethics defined.

Ethics as distinguished from (civil) law.

Mercantile law and mercantile ethics defined and distinguished ; that which may properly be declared right in a court of justice, whose procedures should be controlled by principles of mercantile law, might appear highly criminal when judged in the light of the immutable principles of mercantile ethics.

Moral and commercial trust-worthiness.

Ethics of advertising. Common practice.

Ethics of buying and selling, setting forth the character of articles, etc. Common practice.

Ethics as appertaining to money and other articles known to the holder to be, or about to become, uncurrent or worthless, and unknown as such to others. Common practice.

Ethics in regard to the payment or collection of debts. Common practice.

Ethics pertaining to bankruptcy.

Ethics pertaining to legal redress.

Ethics pertaining to the sphere of clerks, agents, etc.

Effects of general conformity to the principles of ethics in all commercial transactions.

Effects of violating these principles. Comparative value of real moral worth and wealth without the former

Moral principles as prudential maxims.

Commerce and Commercial Geography.

THIS is a new feature in commercial education, and first introduced into mercantile colleges by the principals of this institution.

There is perhaps no department of learning in which young men generally are so deficient, as the geography of our own and foreign countries.

To the business man, as well as him who expects to receive benefit from casual reading, but few subjects are of more importance than a definite and correct knowledge of the natural and artificial channels of commerce, both domestic and international.

The lecturers in this department will endeavor to present the subject in such a manner as to give correct ideas of the commercial features of the various localities most intimately connected with trade; to present their mutual relations and mutual importance; to discuss the respective merits and advantages of the various routes and means of transportation between these commercial centers; to consider the progress and advances already made in navigation, and the various means of trade; to point out the avenues and sources through which the agricultural and manufactured products of our own vast and fertile country find a market and consumer; and show the intimate and fixed relation between the physical features and commercial importance of states and nations.

Business Correspondence.

WHILST we are but too well aware that very little practical aid in business correspondence has been drawn from published works and forms upon this subject, we are fully confident that, under a practical and experienced teacher, very great improvements can be achieved. Our method of imparting instruction in this department is of the most practical kind, and one which can not fail of a good result. Students are not required to copy letters, but to indite them upon a variety of topics, all intimately connected with the details of business. Their letters are critically examined by the teacher, their inaccuracies of form, expression, orthography, and style pointed out, and corrected, and general suggestions and examples submitted, with a view to secure to the student a terse, forcible and unaffected style of correspondence. The ability to write a good letter—to know just what to say, and how to say it—is an accomplishment second to none which can be possessed by the man of business; and, as no person can be said to be qualified for any important position in life without a degree of this ability, we have deemed it of the utmost importance that those who carry with them our indorsement should not prove themselves deficient in this accomplishment.

Partnership Settlements.

THE great variety of problems involving partnership settlements, contentions, and misunderstandings, that are required to be solved before completing the full course, gives the student a practical knowledge of the methods of procedure in most cases where it requires skill in the adjustment of complicated accounts. The teachers in this department have prepared and preserved a great variety of examples; many of them are in the precise language in which they were prepared by the parties in controversy, making them as actual and practical as possible. This department of the course is made so full, and the detail carried to such an extent, that it becomes one of the most important features of the course of instruction. Any young gentleman that can acquit himself to the satisfaction of the teachers in solving these problems, must have a good knowledge of the science of accounts, as distinct from a mathematical knowledge.

Special Lecturers.

HON. HORACE MANN, Hon. GEO. W. CLINTON, and ELIHU BURRITT have consented to lecture before the students, patrons, and friends of these institutions. The world-renowned reputation of these gentlemen makes a simple announcement of their names sufficient, without any encomiums from us.

Banking, Railroading, etc.

BANK book-keeping has been brought to such perfection in these colleges, that it is nearly actual practice. After going through with the preliminaries of *starting* a bank — such as drawing up the articles of association; explaining the object, privileges, and restrictions of the charter; opening the subscription book for the subscription of stock; making the necessary arrangements for an office; receiving the first installment on capital stock; the election of officers; receiving notes of circulation from the board of control — in fact, after getting every thing into working order, the bank commences operating. All the necessary books and blank forms are now provided. The transactions come up, and are disposed of, precisely as they would, behind the counter in a bank.

RAILROAD BOOK-KEEPING has, also, been much improved upon, in the way of teaching it in these colleges. Two distinct sets of books and forms have been prepared at a large pecuniary outlay, which are designed to show as much of the detail of the business as possible. One set illustrates the business at the head office, and the other, the business at the stations and sub-offices.

OTHER DEPARTMENTS of business are also as fully illustrated, simplified, and enforced.

Opening and Closing Books.

PERHAPS there is nothing connected with the science of accounts that gives more trouble to, or that is more dreaded by, a *practical* book-keeper, than the opening and closing of a set of books. There are many practical accountants, so called, who have never either opened or closed even *one* set of books. They can *conduct* a set of books year after year without any difficulty; they are rapid and correct in their work; but, when called upon to open or close books, they are entirely befogged, and are obliged to apply to others for assistance. Such cases are not at all uncommon, and they show the necessity of being thoroughly acquainted with every department of an accountant's duties.

It is the design of the instructors in this department, to illustrate every conceivable variety of change in the manner of opening and closing books.

General Lectures.

For the benefit of the public, as well as to give increased facilities to students for gaining general information, the principals have obtained a corps of some twenty talented gentlemen in each of the cities where these colleges are located, representing nearly all the professions and chief business avocations, to lecture from time to time upon subjects of general interest. These lectures have been unusually well attended during the past season, and have been the means of furnishing a literary feast to a large class of citizens.

To Our Graduates.

IF there is one thought more pleasant than another in connection with our enterprise, it is the consciousness that from almost every city, village, and hamlet within the boundaries of our great commonwealth, comes up from the hearts of those who once had their regular places at our desks and in our classes, the greeting which speaks of an interest in common with our own, a mutual desire for the growth and perfection of the work in which we are engaged.

We do not forget that the memberships in our colleges are perpetual, and that, notwithstanding the multitudes of names herewith published, very many are at the present associated with some of the first business firms in the country, while others are filling equally responsible posts in other capacities, having the chart of their future life-voyage distinctly traced and studied, yet we are possessed of nothing in the way of extended facilities to which all are not equally entitled. The mere form of receiving from us a Diploma does not sever your connection with us, but rather more closely cements it; and it is not necessary for us to express what you all know, that our classes will never be *too full* to admit you, or our time too precious to share with you. We are fully aware that you hold in your keeping the elements of our success, that our future patrons will be actuated more by a knowledge of your competency than by any special pleading of our own. We have ever placed the greatest stress upon the thorough qualifications of those who bear our credentials, and the fact of your possessing them is as great an evidence as we can give of our full confidence in your ability and integrity. We hope to ever retain the respect and good will which you have manifested toward us, and to preserve the character of our institutions, that you may never desire to conceal the fact of your connection with us.

Miscellaneous Intelligence.

Ladies' Department.

THE change which has taken place in public sentiment during the last few years, as to the propriety of females being educated as accountants, clerks, etc., is a sufficient guarantee for any efforts which may be made to meet the wants and demands of that branch of society, who deem it a privilege, as well as a right, to assume equality in some of the lighter and less hazardous departments of trade.

The idea of *practicability* is the ruling one among our American people ; and the great question to be solved is, whether any particular enterprise or plan of education is to prove of *public utility*.

The principal aim of education should be, to qualify men and women for performing, correctly and understandingly, the practical duties of life, and adding an influence for good to society. It is generally acknowledged, that the women of our country have too little knowledge of business affairs. The result is, that, in nine cases out of ten, on the death of the husband, the settlement of the estate is thrown into the hands of administrators or executors, who too often prove "interested financiers," materially affecting the future comfort and prosperity of the "widow and children," whom it is their duty to protect.

There seems to be no good reason why women, natural guardians as they are, should be kept in ignorance in regard to both theory and practice in business affairs. Many of the duties devolving upon ladies require a correct knowledge of accounts and business routine generally. In the absence of such knowledge, she is often placed in embarrassing positions, in the performance of even common business transactions ; while, in the settlement of an estate, and adjustment of the more complicated affairs, she is found totally incompetent.

Ladies should be educated with a view to *usefulness* in society, as well as *ornament*.

In anticipation of the wants of this class of community, the principals have fitted up, in a most convenient and elegant style, a "LADIES' DEPARTMENT," in which will be taught the same course as

in the male department. The very large number of highly respectable ladies who have already become members of this department of the college is sufficient evidence that the liberal facilities here offered for study, and provisions made for the comfort and convenience of its patrons are duly appreciated.

We assure the public that nothing will be left undone which will promote the prosperity of this department of the institution, and furnish the most complete and thorough course of study ever offered to ladies in the pursuit of commercial education.

Reading-Room.

A LARGE number of selected newspapers and periodicals are kept on file for the use of students during their leisure moments. This proves to be a very valuable acquisition; as those who have been accustomed to much reading, and have acquired a habit and taste for it, can here satisfy that appetite in much less time than if they were obliged to procure single copies of papers from different places; and those who have not been in the habit of "looking over the papers" will soon feel the "force of custom," and will find this to be a source of knowledge and entertainment from which may be derived both profit and pleasure.

Each college is furnished with a well selected library, embracing works upon commercial law, political economy, book-keeping, commerce, commercial geography, ethics, business, etc.

Preparatory Education.

A KNOWLEDGE of the ordinary English branches is all that is necessary preparatory to entering upon the course of studies. The initiatory instruction is such as can be understood and applied by those who are entirely ignorant of every thing pertaining to the science of accounts, so that no person need have any fears of being unable to master the course, if he make the proper exertion.

Evening Sessions.

THERE is no vacation in the day sessions during the entire year; but the evening sessions close during the summer months. The rooms will be open, evenings, from Oct. 15th to April 15th, giving all persons who can not attend during the day an opportunity of passing over the entire course, without detracting at all from their daily avocations.

Lyceum, or Debating Society.

THE students and graduates of this institution have formed an association for the discussion and the better understanding of the intricate points that may arise in their daily business transactions, also taking sides on questions of commercial law, political economy, ethics, commercial calculations, principles of penmanship, new methods and classifications in book-keeping, etc. The members of this association meet once a week, and, in an orderly and gentlemanly manner, dispose of all matters under consideration to the satisfaction of all concerned.

These meetings have proved to be very beneficial to the student, having a tendency to increase his self-confidence, to give him clearer ideas upon all matters discussed, to make him familiar with the manner of conducting public assemblies, and to increase his knowledge generally, by inducing habits of research and investigation.

Employment.

It will readily be perceived that our facilities for obtaining situations for graduates are unequaled, having an acquaintance that extends through all the cities between New York and St Louis; still, we do not hold this out as an inducement to persons to become members of our colleges. We consider that a thorough business education, in itself, is ample compensation for the money and time spent in obtaining it. It is for our interest as well as theirs, to secure situations for our graduates, when they wish them.

Public Examinations.

MERCANTILE colleges, unlike others, have no stated period for the commencing and closing of sessions. They are designed to accommodate all persons, at all times, being in *perpetual session*. This being the case, and each student receiving individual instruction, it is seldom that more than two or three students graduate at the same time.

It will readily be perceived that this arrangement is not favorable for public examinations; but such examinations will take place occasionally during the year, when enough students are graduating, about the same time, to make it an object.

Diplomas.

DIPLOMAS will be given to those only who complete the course, and pass the necessary examination. Business men are beginning to understand that *all* diplomas are not alike in the influence they exert, and in the truthfulness of the language expressed upon the face of them. One of the greatest impediments to the success of a really meritorious institution of this kind, at the present day, is the fact that they have to contend with so many shallow impostors, who do nothing but copy the forms of others, and announce that they will award them at "half-price." They make no improvements themselves; and, instead of announcing simple facts, and striving to elevate this department of education, they are rather lowering the standard, and doing all they can to make it subserve their own pecuniary interests, irrespective of their duty and obligation to their patrons, and to the direct injury of themselves and the public.

Counterfeit Money, Engraving, etc.

FOR the benefit of those persons who wish to become expert in handling money, and detecting counterfeits, classes will occasionally be formed, in which the different processes of engraving will be illustrated and explained; a great variety of samples of both genuine and counterfeit work will be furnished, showing the difference between them by contrast. By this means, a person can get a good theoretical knowledge of the principles that govern in detecting bank notes, which, with the necessary actual practice, will make him both rapid and sure.

Boarding.

THERE is no boarding-house connected with the college; but we always have a sufficient number of selected private boarding houses, and private families that take no other boarders than two or three students each, where young men can be sent immediately on application at the college rooms.

Scholarships.

SCHOLARSHIPS are issued for the "full course," which entitle the holder to instruction in either college until thoroughly qualified in all the branches of the course, without regard to time, also giving them the privilege of review, at any future time, free of charge. A person holding a scholarship can attend either the Albany, Buffalo, Cleveland, or Chicago colleges, as may best suit his convenience; or a part of the course can be taken at one, and completed at either of the others; in short, tuition being once paid entitles the pupil to the privileges of all the colleges. His time will be entirely at his disposal, he can complete the course as rapidly as he chooses, or can come and go as often as circumstances may require, and complete the course at his option. Parents residing in these cities can secure a scholarship for a son or daughter when quite young, and let them attend, at intervals, until a beautiful hand-writing is secured, and a thorough knowledge of the science of accounts and its collateral branches.

Time of Commencing.

STUDENTS can enter at any time during the year, as there are no vacations. There are some commencing, and others leaving, almost every day. Our arrangements are designed to accommodate every person in want of a business education. Each pupil receives individual instruction, with the exception of blackboard illustrations and lectures, which are listened to by all the students as a class.

Terms.

SCHOLARSHIP for full course, including all departments of book-keeping, lectures, commercial calculations, and practical penmanship, giving the holder all the privileges of the institution until he has mastered all the branches, without regard to the length of time consumed, \$40 00
 For same course in ladies' department, 25 00
 Persons taking penmanship alone receive twenty lessons for 5 00
 Writing scholarship, good for one year, 10 00
 For ornamental penmanship, including off-hand flourishing, lettering, pen drawing, and fine shading, as may be agreed upon.

Rules and Regulations.

1. No student is allowed to open the drawer, or disturb the books of another, without permission.
2. Students will not remain in the rooms, unless they are engaged in the business for which they entered.
3. Students are not permitted to carry out of the rooms any article belonging to the college.
4. No talking, laughing, or improper noise, lounging, or collecting in groups, is permitted.
5. Students using tobacco must provide themselves with spittoons, to prevent the unnecessary filth they would otherwise create.
6. Students are expected to be present at all the lectures.
7. Any student who is found defacing manuscript by writing upon it, or otherwise, will be subject to a fine of five dollars, for each offence.
8. The rooms must be quiet and orderly at all times, so that ladies or gentlemen can enter them at any hour for study, (whether the teachers are present or not,) and feel assured that they will not be disturbed or annoyed. Every male member, on entering the college, is admitted as a *gentleman*, and is expected to preserve his dignity as such, during his connection with the institution.

Manuscript Library.

OUR collection of manuscript books and forms is now very extensive, and additions are being made continually. Young men who have the time at their command can spend one year or more with us, and find ample material to cull from, and labor faithfully during the whole time.

To Business Men.

ADVICE and assistance will be rendered (confidentially or otherwise,) in adjusting partnership settlements; in opening or closing books; in changing books from single to double entry; in improving the form or ruling of books; in writing up books that are behind; in detecting and correcting errors, etc. etc.

Problems.

THE following are a few of the many problems required to be analyzed by the student :

1. A, B, and C are partners ; they invest in equal amounts at commencing business ; A shares six-fifteenths, B five-fifteenths, C four-fifteenths of the gain or loss. At closing business, the excess of effects over liabilities is \$17,432. A has withdrawn, during business, \$1,681.25, and B \$634.30. The excess of gains over losses is \$2,675.42. What was each partner worth at commencing business ? What has each made ? What is the present worth of each ?

2. A and B are partners ; the former invests three-fifths, and the latter two-fifths, of the capital at commencing. They share the gain or loss equally. At closing, the resources are, cash on hand \$8,432.18 ; merchandise, \$12,326 ; bills receivable, \$678 ; real estate, \$4,250 ; personal accounts due them, \$3,423.12. They owe, on bills payable, \$3,218.93 ; on personal accounts, \$943.72. A has drawn out, during the year, \$160 ; B has drawn out \$275 ; the profits amount to \$3,128.42, and the losses \$827.12. What was the firm worth at commencing ? What was each partner worth at commencing ? What is each worth at closing ?

3. A, B, and C are partners ; they invest equally at commencing ; to share the gains or losses as follows : A, six-fifteenths ; B, five-fifteenths ; C, four-fifteenths. At closing, the resources exceed the liabilities by \$17,432. A has drawn out, during business, \$1,681.25 ; B has added to his capital \$624.35. The profits exceed the losses by \$2,674.42. What was each partner's capital at commencing ? What at closing ?

4. A, B, and C are partners ; to share the gain or loss in proportion to their investments. A invested \$6,784 ; B invested \$7,428 ; C invested \$5,672. During business, A has drawn out \$1,520. B has added to his capital \$984. C has drawn out \$620. At closing, the resources amount to \$29,374, and the liabilities to \$4,160. What has been the gain or loss ? What is each partner's share ? What is each partner's present worth ?

5. A & B are partners. They make no investment at commencing business. No regular books are kept ; but each partner keeps

a memorandum of his receipts and expenditures. A is to pay one-half of the necessary expenses for conducting the business, and receive three-fourths of the profits. B is to pay one-half of the expenses, and receive one-fourth of the profits. During business, A has received \$2,342.41, and paid out, for expenses of the firm, \$623.50. B has received, as shown by his memoranda, \$3,736.18, and paid out, on expenses, \$56.23. Having settled with all other persons, how will the partners adjust their own accounts, if a dissolution now takes place?

6. A, B, and C are partners. A invests \$7,420, B \$6,812, C \$4,635; to share the gains or losses equally. During business, A has drawn out \$672.43, B has drawn out \$2,471.04, C has drawn out \$1,896.06. The excess of effects over liabilities, at closing business, is \$15,813.05. What has been the gain or loss? What is each partner's present net capital?

7. A, B, C, and D are partners. A and B furnish the capital; C and D to bear the expenses of conducting the business, each one-half. They share the gains or losses as follows, viz: A, seven-twentieths; B, six-twentieths; C, four-twentieths; D, three-twentieths. A advanced, at commencing, \$18,423; B advanced \$13,142. The profit and loss accounts have an excess of credits of \$6,823.80. The expense account has an excess of debits of \$2,412.08. A has drawn out, during business, \$426. C has drawn out \$2,342.13. What is the net capital of the firm at closing? What is each partner's interest in the concern? How will a final settlement be effected with the partners?

8. Two mechanics, A and B, commence business as partners, with equal facilities in their profession, and upon the condition that each shall pay one-half of the necessary expense of conducting the business, and share equally in the gain or loss. At the end of one year, they wish to balance their books, and close business, with a proper adjustment of their accounts, according to the above conditions. The product of A's labor amounted to \$1,200. A has received, in cash, \$976.63; his total expenses were \$902.48, of which he paid \$439.50. The product of B's labor amounted to \$1,008.64. B has received, in cash, \$685.94; his total expenses amount to \$90.70, of which he has paid \$68.17. If B retires, and A remains, and closes up the business, what amount will be due to or from B on leaving? If A retires, and B closes up the business, what will A receive from, or pay to, B? If A and B were to place the above statement in your hands, with authority to make the collections and payments, what amount of resources would come into your possession, and how would you dispose of them?

9. C and D take a government contract, for which they are to receive \$4,680, provided the work all pass as "No. 1," on the completion of the job. If any portion of it pass as "No. 2," on inspection, 15 per cent. on the original estimate will be deducted for that portion; if, as "No. 3," 20 per cent. The following is the result of the inspection:

1st Division (which is $\frac{3}{8}$ of whole contract), is No. 1.						
2d	"	"	$\frac{1}{8}$	"	"	3.
3d	"	"	$\frac{4}{8}$	"	"	4.

C has drawn from government \$728.42, D has drawn \$1,226.14; C has made disbursements on the work to the amount of \$987.45.

What has been the profit or loss?

How much is due C?

How much D?

10. Two persons, A and B, enter into business under an agreement that A shall draw from the concern weekly, \$5 more than B. Subsequently, B lends A \$260, with the understanding that each should thereafter draw an equal sum until the loan be liquidated. How long will it take?

11. I am offered a good bond and mortgage for \$8,000, dated June 3, 1857, drawing 7 per cent. simple interest, maturing three years after date. I propose to purchase it, if by so doing I can realize 15 per cent. on my investment. How much can I pay for it on August 1, 1858?

12. Three mechanics are partners. They agree that each shall be charged \$2.25 per day for all working days that he is absent from the business. At the close of the year, it is found that A has lost 44 days; B, 28 days; C, 12 days. How will a journal entry be made to adjust the matter between them?

13. A, B, and C, enter into copartnership, each investing \$5,000. A is worth to the business \$1,500 a year; B, \$1,200; C, \$1,000. At the end of two months, B draws out \$500, and A adds to his capital \$1,000. At the end of five months, C withdraws \$300. They close up their business at the end of the year, and find that a net profit has been realized of \$3,500. What proportion of this gain belongs to each partner, if money is worth 7 per cent. per annum?

14. A, B, and C, are partners, each investing \$5,000, and each being of equal value to the business. They draw from and add to the capital as in the above example; and, at the end of the year they ascertain their gain to be, as in the former case, \$3,500. How will the gain be equitably divided? And should the value of money, as in the former case, have any effect on the adjustment of gains?

15. A, B, and C are partners. They invest in equal amounts, and share gains and losses equally. During business, B has withdrawn from his capital \$750; C has added to his capital \$1,124. At closing, the effects amount to \$18,432, and the liabilities to \$2,118.28. The total losses amount to \$731.04, the total gains \$3,110.11. What is each partner's share of gain or loss? What was each worth at commencing? What at closing?

16. A, B, C, D, and E enter into co-partnership upon the following conditions, viz: A and B to furnish the necessary capital for conducting the business, on which each is to be allowed 10 per cent. interest; A and B's services not to be required in the business; C to give his whole attention to the management of the establishment, and receive a salary of \$1,000, as a partial offset to his superior skill and experience; D and E, young men without capital or experience, are to give their whole time to the business, under the direction of C. After fulfilling the above conditions, the partners are to share equally in gains or losses.

A and B advance \$10,000 each, at commencing business, Jan. 1st, 1856. The books are kept by single entry. At the close of the year, the following is an exhibit of the state of affairs: A has drawn out, during the year, as follows, viz: April 5th, \$200; July 22nd, \$700; Oct. 8th, \$600. B has drawn out, March 24th, \$150; Aug. 15th, \$320; Dec. 13th, \$180. C has drawn out, May 23d, \$430; Sep. 2nd, \$275; Nov. 25th, \$470. D has drawn out, June 4th, \$300. E has drawn out, May 11th, \$600; Sept. 8th, \$150.

On the last day of December, 1856, an inventory is taken, and the following statement laid before the partners:

Cash on hand,	\$8,000 00
Bills receivable, on hand,	3,000 00
Real estate, valued at	20,000 00
Bills payable, unredeemed,	8,500 00
Balance due from firm on personal accounts.	6,000 00

Suppose a dissolution takes place at this date, how will a final adjustment be made with the partners?

What is each partner's interest in the concern at the close of the year?

INAUGURAL EXERCISES.

OPENING OF THE NEW ROOMS OF THE MERCANTILE COLLEGE AT
CHICAGO.—MR. ARNOLD'S ADDRESS.

THE exercises connected with the opening of the new rooms in "Larmon's Block," Chicago, which occurred on the 4th of May, 1858, were of the most interesting nature, comprising an era in the history of mercantile science. Not only was the highest official endorsement afforded, in the person of the Mayor of the city, who presided on the occasion, but the first talent in the various professions was brought into requisition, and did honor to the effort made to elevate the standard of a business education.

The entire building was brilliantly illuminated, and the large lecture room filled to overflowing with ladies and gentlemen.

As before stated, Mayor Haines presided, and Hon. Isaac Arnold, a prominent member of the bar, and an effective public speaker, delivered the inaugural address, which we publish in this connection.

At the close of the address, John C. Dore, Esq., introduced the resolutions which follow; after which the meeting was addressed by Thomas Richmond, Esq.; Messrs. Wm. H. Wells, Superintendent of Public Instruction; J. C. Dore, ex Superintendent; Bross, of the *Press*; Shehan, of the *Times*; J. B. Merwin, Esq., and others. Mr. Richmond is one of the earliest settlers of Chicago, and in his remarks stated that forty-three years ago he navigated the lakes, before a steamboat, a harbor, a canal, a light-house, a railroad, or a telegraph was known in the country. Mr. Wells spoke of the general interests of education, and of that particular department to be furthered by the institution now inaugurated. His remarks were exceedingly happy and pointed. The other gentlemen, each in his peculiar vein, added to the intellectual enjoyment of the occasion.

The public enthusiasm manifested upon this occasion affords additional evidence of the fact elsewhere assumed, that these institutions

for business are gradually making for themselves a home in the affections of the people ; and that the best wishes of our most prominent citizens attend the development of this plan of education. It would, indeed, have been a difficult matter, ten years ago, to elicit the heart-felt responses that were drawn forth upon this occasion, or to commit that class of citizens to the sentiments embodied in these resolutions. But the institutions have made their mark in the business world ; and their fruits are such as every noble-minded man is happy to commend.

RESOLUTIONS.

Whereas, the commercial interests of our country form the basis of our national intercourse, and constitute a prominent element of our prosperity, being interwoven and indissolubly connected with the well-being of all ; therefore,

Resolved, That a specific department of education is demanded to fit young men for an intelligent and honorable discharge of the responsible duties of business life.

Resolved, That the facilities afforded by this chain of National Colleges are worthy of special consideration ; and that the plan by which a scholarship issued from any one point entitles the holder to a life membership throughout the chain, is a peculiar feature of great utility, and receives our most hearty approval.

Resolved, That inasmuch as all classes have more or less to do with business affairs, we commend that branch of education which is thoroughly obtained only at the Commercial Colleges to the attention of all, as meeting a want experienced not alone by the practical accountant and merchant, but by the professional man, the mechanic, and the farmer.

Resolved, That the qualifications evinced by the graduates of these Colleges, for the details as well as the intricacies of business life, establish beyond a question the great value and thoroughness of the instruction given.

Resolved, That while we most emphatically endorse this chain of National Colleges, so far as perfected, we bespeak for Messrs. Bryant & Stratton that encouragement and coöperation which will enable them to extend their Colleges to all the cities of America.

Education of the Merchant.*

BY HON. ISAAC N. ARNOLD.

HUMAN energy, which in some form of activity gives color to the times, and stamps its own peculiar phase on each page of human history, is now developing itself in commerce.

It is not unusual to hear the period in which we live, reproached as being absorbed in material interests. Burke mournfully exclaimed, "The age of chivalry is gone!" Yet if we compare that famed period, with its glitter of arms and grace of manners, with the more homely, but far more comfortable and virtuous present, if we observe the degradation of the masses, the slavery, the brutality, and superstition, which then prevailed, and if we also observe how much of life and treasure was wasted in causeless wars, in the quarrels of kings, in religious persecutions and crusades, I think the student of history will rather find cause of congratulation, that the will and powers of man are now engaged in the pursuits of industry, of trade and commerce; that in this age the human intellect seems principally occupied in developing the material interests of the world; in educating the people, in inventing labor-saving machinery, in subduing the obstacles which space interposes to universal trade and commerce.

Steam and electricity have almost annihilated time and space, and brought the whole world into *neighborhood relations*.

Under these influences, the condition of the world is being revolutionized, and man is rapidly advancing. The *merchant* is the real *missionary*, and the sum of human happiness is incomparably greater than in those days of war and knight-errantry, of which poets and sentimentalists so often sing.

Trade and commerce always keep pace with, and are generally the harbingers of civilization.

A moment's reflection upon the date of the origin of the modern instrumentalities of commerce will illustrate this. A policy of insurance, a bill of exchange, a promissory note, banks and bank-notes, are all of comparatively modern origin.

These instrumentalities have perhaps been scarcely less effective in promoting commerce, than the mariner's compass, the steam engine, the telegraph and the railroad.

In feudal times, and wherever the feudal system left its impress, trade and commerce were degraded, and its followers were a proscribed class. The soldier looked with contempt upon the merchant.

In America it has always been different, as was early illustrated, when a Boston merchant, *John Hancock*, was called to preside over the Congress of Independence—a distinction to which history has already awarded a higher meed than belongs to occupants of thrones.

*An Address, delivered at the dedication of the new rooms of the Chicago Mercantile College.

And this change so inaugurated by the elevation of the Boston merchant, has rapidly extended throughout the civilized world.

The contest for supremacy among the nations of to-day, is not at the tournament, nor on the field of the cloth of gold, nor at those "gentle passages of arms," so graphically described by Sir Walter Scott. Nor is it on the battle field,

"Where furious Frank and fiery Hun
Shout, midst their sulph'rous canopy;"

nor yet is it on the ocean, where armadas fight for naval glory.

The "World's Fair" at London is our modern field of glory. The tournament of to-day is beneath the dome of the Crystal Palace, dedicated to industry. The naval contests now are between the Collins and Cunard lines of steamships, or at Cowes, in which the victory of a New-York yacht carrying off the prize electrifies two continents.

The Leviathan of to-day would override and sink the famed Spanish Armada without checking her speed.

The knights who carry off the highest laurels are your Stephensons, your Morses, your McCormicks, your Sir Joseph Paxtons, your Grinnells, your Kanes.

The result of this revolution is, that the merchant of to-day is *the man of the age*. He is too busy to be a politician; he has not time to accept place. He is sending his ships to China, to California, to Australia. He is constructing a telegraph across the Atlantic, building a railroad across a continent.

And thus, by the exercise of an energy and an intellect equal to that of the greatest of the earth, the merchant has made commerce the commanding interest. It is limited only by the habitable globe.

In its origin, you trace its feeble efforts, as it crept along the shores of the Mediterranean, the Caspian, and the Euxine. Now, it penetrates every inlet, explores every land. From the tropics to the poles, no river, bay, harbor, sea or ocean, but is whitened with its sails. Girdling the waters with steamships and the land with railroads, it breaks down the barriers of country and race, and brings men to recognize their universal brotherhood. This universal intercourse spreads the thoughts, the inventions, the discoveries, the improvements in the intellectual, material and moral world to the uttermost ends of the earth. McCormick's Reaper is relieving the toil of the laborer on the wheat fields of France, Australia, and California, as well as on the prairies of Illinois. So commerce brings to us the products of the forest and the field, the sea and the land of every clime; the gold and the diamond, the spices, the fruits of the tropics, and the furs of the North, the flowers of China and Japan, the evergreens of Asia and Oregon; so that in these days not a flower blooms beneath the universal sun, not a tree or plant which is good for man or beast. but by this universal spirit of commerce is brought to us, and made to contribute to our comfort or our pleasure. While at the same time, as Channing eloquently says: "Commerce carries the missionary and the school, the Bible and the Cross."

The structures dedicated to commerce are emblematic of the power of our merchant princes. The warehouse, the depot, and the exchange, rival in exterior magnificence the palaces of the Cæsars. Here, in our own city, the creation of a day, we see that trade and commerce have summoned the iron from the mine, and the marble from the quarry, to rear structures which already surpass the feudal castle.

How strikingly does Great Britain exhibit the greatness which results from commerce. Formed of those little islands, which scarcely dot the map of the world, yet she is, and has been for centuries, the leading power of earth.

By means of her commerce, she has dotted over the surface of the whole globe with her possessions and military posts, and (to use the figure of Webster) "Her morning drums' beat following the sun, and keeping pace with the hours, circle the earth daily with one continuous and unbroken strain of the martial airs of Old England."

And yet it is to her *trading*, more than to her *military* posts, to her *merchants* equally with her *soldiers*, that England is indebted for her supremacy.

This tendency of the age to devote its intellectual power to material development and commerce, is perhaps more apparent in the United States, than anywhere else, and no other nation has more strikingly exhibited the results. Here commerce has ever been comparatively unshackled and free; it has always been regarded with pride, and fostered with care. The consequence is, that America's "account current" with the world is gratifying to our national pride.

The power of the human intellect applied to material advancement has nowhere been more strikingly exhibited than here in our own city. These radiating railroads, stretching in every direction from this common centre, pour into this great granary the agricultural products of the finest portion of the continent, making Chicago the greatest grain mart in the world. The commerce that floats on yonder lakes, equaling the entire foreign commerce of the Union, exhibits the extent and richness of Western trade, and of the enterprise, energy, sagacity, and power, to which it has been so rapidly developed.

This *Commercial College*, then, which you are about to inaugurate, has grown out of the necessity of things. It comes to meet a want; it is a necessity, and it is on the spot where that necessity is most felt. Our commercial classes, those who control such vast interests, whose influence on our material progress is so great, need a peculiar training to enable them to discharge the duties which belong to their position.

It is fit that here, where they are to achieve their victories, they should be trained for the race.

I propose to submit a few suggestions as to what constitutes that which your college is designed to produce—the *True American Merchant*.

The basis of all, the cardinal virtue, is *Integrity*. Without this he may possess all knowledge, industry, tact, and sagacity, but he will prove a failure. Truth and integrity are to the merchant like courage to the soldier, and chastity to woman, the point of honor to be preserved with as much care, and

guarded as jealously from stain or blemish. Without integrity, though he has everything else, *he has nothing*.

No pecuniary sacrifice but should be welcomed rather than do that which wears the least appearance of fraud or dishonesty. I have practiced law from the financial embarrassments of 1837 to those of 1857, and the result of much observation is, that as a matter of interest alone, the merchant should preserve his credit for honesty at any pecuniary sacrifice. You cannot, in my judgment, too strongly impress upon all the extreme folly, as well as criminality, of the whole catalogue of evasions, delays, transfers, and frauds, to prevent, hinder, or delay the prompt payment or collection of a debt. The dishonest creditor will generally—not always—find lawyers whose aid in such purposes can be purchased; but these efforts are all illegal, dishonorable, miserable follies—temporary expedients, but permanent evils. You cannot impress too strongly on the student of commerce, that perfect candor, truthfulness clear and open as the day, honesty which never under any temptation withholds, denies, or delays that which belongs to another, are as efficient in securing success as in attracting respect and admiration. Such qualities have always a market value, which secures to their possessor his own position and price. Capital solicits his acceptance; station, confidence, business, success, follow his footsteps. It is the glory of Commerce, that she has among her followers such men, not too many—but yet some. There are those of whom it may be truly said, “His word is as good as his bond.” There are men upon whose character integrity has been so impressed, that their word, like pure gold, will pass all over the civilized world. Men who have never seen them, strangers separated from them by half the world, are willing to trust whole flotillas of commerce to their fidelity and care. People insure against the treachery of the winds and waves, fire and the elements, but feel that if their property once reaches the custody of this honest man, it is safe. Such a man is indeed “the noblest work of God.” His integrity is better to him than capital. You will teach truth, if you teach that fraud, falsehood and dishonesty, are *blunders* as well as crimes. When the Chicago merchant sees his whole property stored in the warehouses of Buffalo, Oswego, New-York, and Boston, and knows there is vigilance to care for it, activity to dispose of it, truth to account for it, and honesty to send it back again, in an increasing tide of opulence, there is exhibited that trust, security and confidence which are the life-blood of commerce, and which result in mutual advantage and general prosperity. But where a fraud is perpetrated, a shock is given to the whole system; all suffer, the innocent and the guilty; and he who perpetrates it is a traitor to his craft, as well as to his creditor.

May I be allowed to add, that a *perfect* merchant should be a *true Christian*? I mean not the ostentatious professor, who makes long prayers and conspicuous contributions. But any man, in any position, will inspire more confidence and achieve a higher success, who sincerely believes and humbly strives to carry out in his daily life the sublime teachings of the Bible. With the moral basis of integrity and truth, with general intelligence, with habits of industry

and economy, the perfect merchant needs pleasing manners, agreeable address, tact, good temper and decision—the ability to say “No” with emphasis.

It is not to be denied, that, with very many bright exceptions, still the standard of commercial honor is too low. There is one conceded fact which illustrates this—for the existence of which not the mercantile class alone, but the bar and the judiciary share the responsibility. I allude to the fact that fraud and violations of trust, when committed on a large scale, generally go unpunished. It is otherwise in England. This must be changed and corrected here, or the fabric of our commercial prosperity will be undermined. The banker who embezzles by the thousand, the railroad president who plunders a corporation, the public officer who proves a defaulter, must be punished as certainly and severely as the horse-thief. When this is done, we shall have a high standard of public and private morals.

When I enumerate general intelligence and varied culture as one of the qualifications of the perfect merchant, I mention something within the reach of all. The examples of Franklin, of Elihu Burritt, and many others, show what may be accomplished by application. The man who aims at a leading position as a merchant, will find a knowledge of the modern languages and of commercial law almost a necessity.

You will scarcely need to teach your students how to acquire. Young America seems to understand that pretty well, by intuition. How to use, and how to spend, is not less important. With health, good habits and industry, wealth—at least a competence—is within the reach of all. But the true *philosophy of use*—to use wealth so as to render it most useful to its possessor, to his family, his city, his country—this requires much more study, and much higher qualities, than merely to acquire. Upon this point I have only time to say, that in our country private munificence stands in place of public endowments. To the mercantile class, the men who accumulate large fortunes, we must look for the endowment of our charitable institutions, our colleges and universities, our public libraries and galleries of art. To our merchant princes we must also look, to supply the means to those generous and benevolent institutions which embellish the age, and which will go down to futurity as one of its noblest distinctions. That our great merchants appreciate these requirements, and are ambitious of associating their names with worthy enterprises, the Astor Library, Girard College, the Cooper Institute, and many others less ambitious, but not less meritorious, sufficiently indicate.

I am proud to add that there are already indications, which I will not specify, which assure us that the wealth of Chicago is, to a considerable extent, in the hands of those who appreciate the claims of art, of learning, and humanity.

The commercial man is exposed to peculiar dangers; and, among others none is more disgusting and degrading than an inordinate love of wealth. The accumulation of vast fortunes, by the exertion of stupendous energies and intellectual powers, is a curse or a blessing, as it falls into noble, or vile and sordid hands. Nothing is more disgusting, nothing more coarsely vulgar, than mere wealth, with its silly arrogance, unembellished by taste, without the orna-

ment of liberal culture, and unhallowed by virtue. A man who has nothing but wealth to be proud of, should be humble indeed.

There is another topic, to which I trust I shall be pardoned for making a passing allusion. There is a feeling existing to some extent, that in these days the commercial classes are not the most sensitive to the encroachments of wrong and oppression—that, as a class, they do not feel the first approaches of danger to the great principles on which our free institutions are based. They are sometimes charged with being willing to barter, for peace and gain, the right to be true. Some affect to doubt whether, in these days, very many such merchants as John Hancock would be found, who, when he attached his name to the Declaration of Independence, heard unmoved the exclamation, “There goes half a million.” In so far as there is truth in these reproaches, if there is any, the course of the merchant is suicidal—for liberty is the very air and life of commerce. England and America, the freest, are also the most commercial nations of the world—and I am proud to add, that if such reproaches can be justly made against the commercial class of any city, they cannot be justly made against the merchants of Chicago. No disloyalty to freedom can be charged against them.

This school, then, will strive to train its pupils to adopt as their model the *perfect merchant*; who, while engaged in the engrossing pursuits of commerce, will never forget that he is a citizen and a man. Go forward, then, in your teaching—and while you instruct in the way to acquire, teach also how to use, and how to spend. While you point out to your pupil the path to success, teach also, that there is something higher and better than success. Teach him that wealth, without culture or worth, instead of being a badge of honor, only renders the ignorance, the vice, the rudeness of the possessor the more conspicuous. Teach that wealth is only valuable as a means. Show to him that the successful merchant is the trustee of his property, which has been placed in his hands to be used for useful purposes. Teach him what he owes to himself, to his family, to religion, to letters, to his country. To himself, the successful merchant owes the highest culture which circumstances will permit. To his family, the best education, a home of comfort, of elegance, of taste and hospitality—where books, and flowers, and works of art, shall cultivate the love of the true, the pure, and the beautiful. To religion he owes liberal support and aid, as the basis of all individual happiness and national prosperity. To him the community have a right to look for aid for their colleges, their public libraries, their galleries of art, their public charities and hospitals. In so far as this institution aids in the training of such men, it will itself become an institution of great benefit, and its teachers and founders, public benefactors.

Letters of Recommendation,

FROM PRACTICAL BUSINESS MEN OF BUFFALO, ALBANY, CLEVELAND, AND CHICAGO.

CLEVELAND, AUGUST 27TH, 1856.

THE undersigned, bankers of the city of Cleveland, take pleasure in stating to the public, that we have carefully examined the banking manuscript books which are in use in Bryant & Stratton's mercantile colleges, and find them both practical and comprehensive.

The set consists of twelve books; and the principle and auxiliary books embraced in the course are similar to those used in our business, and the transactions of sufficient variety to give the student a perfect illustration of the nature and routine of banking.

We therefore cordially join in commending the same to young men in pursuit of a thorough commercial education.

T. P. HANDY, Cashier Commercial Branch
Bank,
SAMUEL WICK, President City Bank,
ALBERT CLARK, Cashier "
H. B. HURLBURT, Cashier Bank of Commerce,
W. A. OTIS, President Commercial Bank,
WICK, OTIS & BROWNELL, Bankers.

MYGATT & BROWN, Bankers,
BROCKWAY, WASSON, EVERETT & CO.,
Bankers,
HARTNESS, HILL & CO.,
A. E. FOOT, Cashier Merchant's Bank,
T. M. KELLY, President "
A. COBB, President Forest City Bank.

CLEVELAND, SEPT. 4TH, 1856.

THE undersigned have carefully examined the manuscript forms of commission business as pursued at Bryant & Stratton's mercantile colleges, and find them to be eminently practical.

If students are thoroughly drilled in all the transactions and forms embraced in this course, they can not fail to acquire knowledge which will avail them in business.

The course embraces every variety of transactions, and gives a fair illustration of *business as it is*.

We therefore freely and cheerfully commend to young men who are in pursuit of commercial education, this work, as a faithful exposition of the transactions in a commission house.

M. B. SCOTT,
J. L. WEATHERLY,
N. C. WINSLOW,
BROWNELL, & CO.,
W. J. GORDON & CO.,
CHAMBERLIN, CRAWFORD, & CO.,
SAMUEL F. LESTER, (Firm Hubby, Hughes
& Co.)
RAWSON, FOOT & CURTIS,

CHARLES HICKOX,
J. A. REDINGTON,
HANNA, GARRETSON & CO.,
HUSSY & SINCLAIR,
STANDART, BEMIS & MURRAY,
H. N. GATES,
C. BRADBURN & SON,
HEWITT & TUTTLE.

CHICAGO, SEPT. 16TH, 1856.

To whom it may concern.

WE, the undersigned, bankers of the city of Chicago, having carefully investigated the manuscript forms for teaching the science of banking, as used by Messrs. Bryant & Stratton in their mercantile colleges, take this opportunity to express our hearty concurrence in the same. The principal and auxiliary books are all practical in form, and sufficiently comprehensive in matter, to give a correct and complete exemplification of the details of banking business, and, if properly inculcated, can not fail to qualify any young man of reasonable endowments, for the duties of a bank accountant. We heartily commend this system to the public.

EDWARD I. TINKHAM & CO., Bankers, Chicago,
Ill.

B. F. CARVER, Cashier Marine Bank,

H. A. TUCKER & CO., Exchange Bankers,

DAVISSON, McALLA & CO., Bank of
Commerce.

GURLEY & FARLIN, Metropolitan Bank, *

OFFICER & BROTHER, Bankers, 154 Lake
Street,

WADSWORTH & HITZ, Bankers, Cor. Clark &
Randolph Sts.

F. G. ADAMS, "

G. C. WHITNEY & SON, "

MORFORD & BROTHER, "

R. K. SWIFT, BRO. & JOHNSTON, Bankers,

J. H. BURCH.

CHICAGO, ILL., SEPT. 16TH, 1856.

WE, the subscribers, forwarding and commission merchants, of the city of Chicago, have examined the commission manuscript, illustrating the method of keeping accounts in this business, as used by Messrs. Bryant & Stratton in their mercantile colleges.

We believe their system to be sound and practical. The forms are all good, and are, in every important respect, similar to those used by us in our daily business. The illustrations are good, ample, and to the point. We heartily commend the system to the public.

GEO. W. DOLE, Commission Merchant,
A. T. SPENCER & CO., Forwarding and Com-
mission Merchants,

WALKER, BRONSON & Co., "

JAMES PECK & CO., "

FLINT & WHEELER, "

RUMSEY, BRO. & CO. "

TANNER, ANDREWS & CO., "

J. J. RICHARDS, "

HEDGE & UNDERWOOD, "

CLEMENT STEAMBOAT CO., Forwarders,

ROBERT L. FABIAN, Commission Merchant,

REYNOLDS, ELY & CO.,

T. RICHMOND & CO., Commission House,

C. S. BISSELL, Commission Merchant,

L. B. POMEROY & CO. Commission Merchants,

C. S. DOLE & CO., "

SANFORD HALL & CO., Forwarders,

MATHER & CO., "

MUNGER ARMOUR, "

HALL & CO., Forwarding and Commission
Merchants,

GIBBS, GRIFFIN & CO., Steam Elevators,

FAAC SHERWOOD, Commission Merchant,

R. S. KING, "

ALBANY, SEPT. 8TH, 1856.

WE, the undersigned, bankers in the city of Albany, having carefully examined the manuscript banking sets as used by Messrs. Bryant & Stratton in their mercantile colleges, take pleasure in stating that we consider them thoroughly practical, and sufficiently comprehensive to enable any careful student to obtain a knowledge of the general principles and details of banking. The forms are good, and the illustra-

tions are well chosen and to the point. We heartily join in commending them to the public.

THOS. W. OLCOTT, Pres. of M. F. Bank,
JOHN L. SCHOOLCRAFT, Pres. of Commercial
Bank,
A. A. MARTIN, Cash. of Albany City Bank,

E. E. KENDRICK, Cash. of Bank of Albany,
J. A. VAN ANTWERP, Cash. N. Y. State Bank,
B. P. LARNED, Pres. Union Bank,
ERASTUS CORNING, Pres. Albany City Bank.

BUFFALO, AUGUST 21st, 1856.

THE undersigned, bankers of the city of Buffalo, take pleasure in stating that they have carefully examined the manuscript books comprising the course as taught at Bryant & Stratton's mercantile colleges, and find them both comprehensive and practical. The principal and auxiliary books embraced in the course are similar to those used by most of us in our business; and the various transactions are of sufficient variety to give a perfect illustration of the nature and routine of banking.

We cordially join in recommending this work to favorable consideration.

J. C. DANN, Pres. Sacketts Harbor Bank, Buffalo,	HENRY L. LANSING, Pres. O. Lee & Co's Bank, Buffalo,
J. S. GANSON, Pres. New York and Erie Bank, Buffalo.	J. M. GANSON, Cash. Marine Bank, Buffalo,
A. J. RICH, Pres. Bank of Attica, Buffalo.	H. MARTIN, Pres. Manufacturers and Traders' Bank, Buffalo, "
R. H. SHEARMAN, Cash. Hollister Bank of Buffalo,	D. F. FRAZELL, Cash. "
JOHN R. LEE & CO.,	GEO. C. WHITE, Pres. White's Bank, Buffalo,
JOHN STRINGHAM, Cash. Buffalo City Bank,	JAMES HOLLISTER, President Hollister Bank, Buffalo,
J. L. KIMBERLY, Pres. " "	T. W. PATCHIN, Pres. Pratt Bank of Buffalo.
CHARLES T. COIT, Cash. International Bank, Buffalo,	

BUFFALO, SEPT. 11th, 1856.

WE, the undersigned, commission and forwarding merchants of the city of Buffalo, having carefully examined the manuscript commission books as used by Messrs. Bryant & Stratton in their mercantile colleges, take pleasure in stating that we consider them eminently practical and sufficiently comprehensive to give a careful student all the necessary information relating to the nature and details of commission business. The forms are, in all essential respects, similar to those adopted by us, and may be relied upon as being the very best in use. We confidently believe that any young man of reasonable endowments, who is thoroughly conversant with these sets, must be competent to conduct business books of this character. We, therefore, most cordially commend this system, under the instruction of these gentlemen, to the public.

STIMPSON & LEE,
JOHN DARRAGH,
R. H. JORDAN, Book-keeper for John G.
Deshler,
J. S. JOHNSON,
S. K. WORTHINGTON,
JOHN R. WHEELER, Treasurer Am. Trans. Co.
R. C. PALMER, Pres. Am. Trans. Co.,
COBB & ANDERSON,

G. S. HAZARD,
H. C. WALKER,
WM. H. A. SMITH, (firm Flint & Co.,)
CUTTER & COYE,
GEO. W. WALKER,
NILES & KINNE,
HOPKINS & CO.,
P. L. STERNBERG, Pres. Western Trans. Co.

List of Students

WHO HAVE ENTERED SINCE OUR LAST EDITION.

Austin, Mason	Maquoketa, Iowa.	Burges, Walter H.	Jefferson, O.
Allen, Archibald L.	Buffalo, N. Y.	Briscoe, B. F.	Detroit, Mich.
Allen, Wm. D.	Buffalo, N. Y.	Betts, Chas. B.	Meadville, Pa.
Allen, Lambert	Buffalo, N. Y.	Brown, Jno.	Albany, N. Y.
Allen, G. E.	Millville, N. Y.	Baker, Geo. F.	Albany, N. Y.
Allen, Joseph B.	Molton, C. W.	Brown, Ed. P.	Lorrain, N. Y.
Anderson, John L.	Gaines, N. Y.	Bills, Franklin	Sheffield, Mass.
Ayer, Henry H.	Buffalo, N. Y.	Brown, Richard A.	Albany, N. Y.
Ayer, Arthur J.	Buffalo, N. Y.	Benedict, Jno. D.	Troy, N. Y.
Adams, Wm. H.	Buffalo, N. Y.	Blackman, Jas. H.	Albany, N. Y.
Altman, Isaac	Buffalo, N. Y.	Berry, G. S.	Albany, N. Y.
Atkinson, T. F.	Brinton, Ohio.	Burt, H. H.	Clintonville, N. Y.
Avery, J. N.	Oshkosh, Wis.	Burt, Wesley G.	Pittsfield, Mass.
Allen, D. Brainard	Chatham, Ohio.	Benedict, Le Grand	Troy, N. Y.
Adams, Francis	Detroit, Mich.	Beebe, Geo. W.	Lisbon, Ill.
Aspinwall, R. H.	Detroit, Mich.	Beebe, Isaac N.	Lisbon, Ill.
Adams, F. G.	Phila., Penn.	Beebe, Wm. N.	Lisbon, Ill.
Anspoch, Chas. E.	Phila., Penn.	Bent, Silas	Chicago, Ill.
Arnold, Yates	Dexter, Mich.	Berry, Jas. S.	Chicago, Ill.
Allright, Frank	Phila., Penn.	Besley, Ed. D.	Waukegan, Wis.
Armitage, Joseph	Three Rivers, Mich.	Besley, Wm. Bryant	Waukegan, Wis.
Althen, Dan'l P.	Lyons, N. Y.	Blinn, Henry	Chicago, Ill.
Allen, J. M.	Bristol, O.	Boles, J. S.	Boston, Mass.
Armsby, G. Hawley	Albany, N. Y.	Bourque, L. H. A.	Chicago, Ill.
Archer, Austin	Albany, N. Y.	Bowers, D. C.	Kewanee, Ill.
Araaes, Nelson L.	Albany, N. Y.	Branson, Shelter C.	Jacksonville, Ill.
Abbey, F. J.	Chicago, Ill.	Brewster, Jno. W.	Freeport, Ill.
Affeld, Otto	Chicago, Ill.	Bremner, David	Chicago, Ill.
Aiken, H. H.	Chicago, Ill.	Bridges, L.	Chicago, Ill.
Ainsley, M.	Chicago, Ill.	Brown, Fred. H.	Chicago, Ill.
Aldrich, Clarence A.	Chicago, Ill.	Bruce, Chas. E.	Chicago, Ill.
Amberg, John	Chicago, Ill.	Burback, P. W.	Chicago, Ill.
Anderson, Thos. W.	Chicago, Ill.	Burton, H.	Chicago, Ill.
Ash, A. N.	Hennepin, Ill.	Butler, F. S.	Chicago, Ill.
Atwood, T. W.	Steuben, Ill.	Byrd, Geo. V.	Chicago, Ill.
Ayres, M. D.	La Salle, Ill.	Brown, E. P.	New London, Ct.
Applegate, Wm. H.	Le Claire, Ill.	Buffett, Charles	Cleveland, O.
Ames, Howard	Addison, N. Y.	Benschoter, Moses M.	Berlin, O.
Beckley, Everett A.	Stow, O.	Barnes, J.	Thorn Hill, C. W.
Brakeman, Winslow F.	Geneva, O.	Bennington, Wm.	Elyria, O.
Baldwin, James N.	Hudson, O.	Beedy, P. H.	Ravenna, O.
Bogart, Allen D.	Napancee, C. W.	Butler, O. R.	Detroit, Mich.
Broderick Wm. H.	Cleveland, O.	Beden, Seth N.	Hadley, Mich.
Banning, W. J.	Cleveland, O.	Beck, Lewis H.	Detroit, Mich.
Brigham, Byron O.	Copley, O.	Barre, Austin	Detroit, Mich.
Balch, H. F.	St. Anthony, M. T.	Buckloh, Theodore S.	Detroit, Mich.
Barelay, W. H.	Milwaukee, Wis.	Bucke, J. P.	Corunna, C. W.
Barnes, Nathan D.	Dixon, Ill.	Bumgartner, A.	Hamtrac, Mich.
Barnette, W. G.	Chicago, Ill.	Boardman, Myron	Trumansburg, N. Y.
Barringer, W. W.	Hennepin, Ill.	Bristol, Jno. I. D.	Detroit, Mich.
Bayley, Wm. E.	Chicago, Ill.	Bolio, Alfred	Detroit, Mich.
Beach, James T.	St. Charles, Ill.	Brooks, J. W.	Detroit, Mich.
Boughton, E. D.	Wheatland, Ill.	Bentz, Alfred L.	Phila., Penn.
Bradford, C. E.	Skaneateles, N. Y.	Berrett, John	Phila., Penn.
Bartlett, F.	Huntington, Ind.	Brown, Stewart	Phila., Penn.
Brady, G. A.	Chicago, Ill.	Bicknell, L.	Phila., Penn.
Brumback, J.	Ottawa, Ill.	Britton, Wm.	Phila., Penn.
Barnes, W. A.	Goshen, Ind.	Brown, F. A.	Buffalo, N. Y.
Blumb, Geo.	Peoria, Ill.	Brower, J. R.	Bellville, C. W.
Bullock, J. C.	Chicago, Ill.	Benedict, Geo. R.	South Royalton, N. Y.

Brownson, Eli	Elba, N. Y.	Camp, Wm. S.	Aurora, Ill.
Bidwell, Charles	Buffalo, N. Y.	Campbell, Malcom	Moline, Ill.
Balcon, Philo A.	Buffalo, N. Y.	Carter, Leslie H.	Chicago, Ill.
Bibbins, E. W.	Weedsport, N. Y.	Chamberlin, Oscar B.	St. Charles, Ill.
Burger, Simon	Buffalo, N. Y.	Chapman, J. S.	Chicago, Ill.
Barr, James D.	Buffalo, N. Y.	Childs, Walter S.	Niagara Falls.
Bannister, Eli	Phelps, N. Y.	Clapp, Ozro W.	Beloit, Wis.
Bickford, Geo.	Union, Mich.	Clark, Robert G.	Chicago, Ill.
Bass, Wm. S.	Cambria, N. Y.	Cleveland, Geo.	Waukegan, Ill.
Burnes, Michael	Buffalo, N. Y.	Cobb, W. H.	Chicago, Ill.
Baner, Frederick	Buffalo, N. Y.	Collins, Jno. P.	Chicago, Ill.
Burrell, Henry	Westfield, N. Y.	Combs, J. M.	Rosefield, Ill.
Bork, Joseph	Buffalo, N. Y.	Cooper, Chas. R.	Chicago, Ill.
Browner, Lewis	Buffalo, N. Y.	Cooper, Paul	Chicago, Ill.
Byers, James	Buffalo, N. Y.	Carson, Wm. S.	Chicago, Ill.
Buell, H. C.	Buffalo, N. Y.	Creighton, W. H.	Phila., Pa.
Bender, Lewis	Buffalo, N. Y.	Crosby, S. B.	Chicago, Ill.
Brown, Wm. O.	Buffalo, N. Y.	Curtis, Rodney	Mineral Point, Wis.
Barber, Wm. A.	Elba, N. Y.	Carpenter, Ed. G.	Stanstead, Canada E.
Brownlee, Wm. H.	St. Catharine's, C. W.	Clark, Edward D.	Rochester, N. Y.
Bruckner, Lewis	Buffalo, N. Y.	Clapp, Amelia M.	Buffalo, N. Y.
Bonner, Wm.	Orsville, Penn.	Chapin, Norman J.	Buffalo, N. Y.
Brown, Hugh	Thorold, C. W.	Curtis, Wm. H.	Buffalo, N. Y.
Brown, Jerry	Buffalo, N. Y.	Collins, T. Franklin	Buffalo, N. Y.
Bergtold, Lewis	Buffalo, N. Y.	Cady, M. P.	Waterville, N. Y.
Hillings, H. M.	Buffalo, N. Y.	Cappock, W. R.	Buffalo, N. Y.
Becker, Leaman	Waterford, C. W.	Cochrane, Edward	Buffalo, N. Y.
Brewster, Edward L.	Brockport, N. Y.	Crosby, John T.	Buffalo, N. Y.
Baker, Albert L.	Buffalo, N. Y.	Carroll, Wm.	Bellville, C. W.
Barues, Robert A.	Buffalo, N. Y.	Collins, Wm. H.	Buffalo, N. Y.
Burrows, Lorenzo	Albion, N. Y.	Cochlin, Timothy	Buffalo, N. Y.
Blackmar, Wm. H.	Buffalo, N. Y.	Cursons, Saml. E.	Buffalo, N. Y.
Born, Jacob	Buffalo, N. Y.	Clark, Geo. N.	Buffalo, N. Y.
Barber, D. S.	Ceres, N. Y.	Campbell, Ed.	Columbus, Wis.
Burn, Jane	Fitchville, O.	Collins, Fred	Ravenna, O.
Baker, Chas. H.	Norwalk, O.	Chapman, Henry C.	Green Bay, Wis.
Brookins, G. W.	Lyle, N. Y.	Condon, J. P.	Wooster, O.
Bartley, T. D.	Norwalk, O.	Eline, Wm. M.	Norwalk, O.
Brevillier, Chas. H. F.	Erie, Penn.	Caine, Wm. H.	Newburgh, O.
Blee, Hugh	Cleveland, O.	Clark, Eugene	Clarendon, O.
Cary, Edward	Albany, N. Y.	Canfield, Clinton C.	Ravenna, O.
Cleghorn, Chas.	Williamsburg, Mass.	Connell, John	New Alexandria, O.
Cary, Robert C.	Albany, N. Y.	Cleveland, A. W.	Bedford, O.
Clapp, E. A.	Albany, N. Y.	Dart, Arthur H.	Buffalo, N. Y.
Clapp, Chas. F.	Albany, N. Y.	Dickman, Charles	Buffalo, N. Y.
Cruikshank, Mrs. Jas.	Albany, N. Y.	Day Nathaniel G.	Orleans, N. Y.
Carryll, Chas. E.	New-York	Derrick, Hattie	Buffalo, N. Y.
Coyte, Edward	Albany, N. Y.	Dnnbar, Frederick	Buffalo, N. Y.
Campbell, Geo.	Troy, N. Y.	Day, Festus	Buffalo, N. Y.
Curtis, Fred. W.	Unadilla, N. Y.	Dodge, L. U.	Buffalo, N. Y.
Carpenter, N.	Hoosick Falls, N. Y.	Dunks, F. J.	Kendall, N. Y.
Chickering, J. W.	Chicago, Ill.	Dwire, T. I.	Buffalo, N. Y.
Cooper, Royal J.	Chicago, Ill.	Deitz, Geo. H.	Buffalo, N. Y.
Clapp, Howard G.	Chicago, Ill.	Deehan, John J.	Buffalo, N. Y.
Creswell, Thos.	Chicago, Ill.	Davis, Eugene M.	Olean, N. Y.
Carter, Wm.	Chicago, Ill.	Davison, Wm. B.	Buffalo, N. Y.
Cogswell, Jno. J.	Wales, N. Y.	Dudley, Geo. E.	Buffalo, N. Y.
Colton, M. F.	Lacross, Wis.	Dow, Frank	East Randolph, N. Y.
Crouch, J. B.	Cleveland, O.	Dubois, Alfred	Buffalo, N. Y.
Cozad, A. D.	Cleveland, O.	Dunbar, Geo. E.	Newburgh, O.
Call, Benton	Cleveland, O.	Day, Wm. H.	Fremont, O.
Champion, John R.	Fort Scott, C. T.	Dray, A. M.	Bazetta, O.
Clark, Harvey	Clarkstown, Mich.	De Lany, E. S.	Hopedale, O.
Cowperthwait, E.	Phila., Penn.	Dodsley, W. R.	Detroit, Mich.
Case, H.	Phila., Penn.	Dowd, H.	Romeo, Mich.
Chalfant, Robert	Phila., Penn.	Darby, Geo.	Detroit, Mich.
Corbett, Jno. A.	Phila., Penn.	Duggan	Detroit, Mich.
Carl, Andrew J.	Howell, Mich.	Dake, Daniel W.	Chicago, Ill.
Clark, C. F. M.	Ashtland, O.	Davidson, H. R.	Min. Ter.
Chapman, Paul E.	Huntington, O.	De Loss, T. H.	Blue Island, Ill.
Chapman, Dwight	Huntington, O.	Dent, Marshall	Hennepin, Ill.
Craig, E. L.	Canton, O.	Dickie, Chas. H.	Chicago, Ill.
Carr, J. E.	Edinburg, O.	Dickinson, David C.	Waukegan, Wis.
Chester, Walter M.	Cleveland, O.	Diehl, C. L.	Chicago, Ill.
Carter, D. K. Jr.	Cleveland, O.	Dimond, Nicholas	Chicago, Ill.
Clapp, Chester D.	Kirtland, O.	Dimond, Neil	Chicago, Ill.
Chase, C. Thurston	Chatham, N. Y.	Dixon, Jonathan	Chicago, Ill.
Cunningham, Daniel	Albany, N. Y.	Dorsett, Rudolph	Chicago, Ill.
Cady, Henry G.	Lyons, N. Y.	Drake, Frank	Chicago, Ill.

Dubruil, J. L.	Chicago, Ill.	Ferril, Jno. H.	Chicago, Ill.
Dwyre, I. B.	Chicago, Ill.	Finan, Jas. Albert	Chicago, Ill.
Doremus, Cornelius	New York, N. Y.	Fisk, J. C.	Chicago, Ill.
David, D. B.	Kingsville, O.	Ford, Geo. A.	Chicago, Ill.
De Mars, Henry	Detroit, Mich.	Ford, Jas. W.	Chicago, Ill.
De Graff, Harmon	Detroit, Mich.	Foster, H. H.	Chicago, Ill.
Douglas, Geo.	Phila., Penn.	Foster, Jas. F.	Lyons, Iowa.
Dean, Jno. D.	Phila., Penn.	Frisby, M. A.	Chicago, Ill.
Davidson, W. W.	Phila., Penn.	Gaggie, John	Ottawa, Ill.
Durlocher, A.	Phila., Penn.	Gannett, Wm. P.	Boston, Mass.
De Young, Chas.	Phila., Penn.	Gansel, B.	Chicago, Ill.
Dalrymple, Will. H.	Chesterville, O.	Garringham, Gilbert	Chicago, Ill.
Day, John I.	Sheffield, O.	Gavitt, Jas. A.	Peoria, Ill.
Drown, J. R.	Green Springs, O.	Gilbert, H. F.	Astoria, Ill.
Dixon, N. B.	Cleveland, O.	Glaser, B.	Chicago, Ill.
Dewey, J. H.	Madison, O.	Goldy, I.	Lyons, Iowa.
Day, Nathaniel G. D.	Olean, N. Y.	Gould, O. B.	Green Springs, O.
Dowse, Thomas	Pittsfield, Mass.	Green, Oliver B.	Chicago, Ill.
Douglas, Chas. H.	Albany, N. Y.	Grove, Samuel	Ottawa, Ill.
Deuglass, Edward	New York, N. Y.	Graham, Joseph	California
Doty, Geo. H.	Schenectady, N. Y.	Gardner, James	Cincinnati, O.
Dobler, A. F.	Albany, N. Y.	Gerberick, John P.	Florida, Ill.
Dunnivan, Samuel	Ottawa, Ill.	Germain, Geo. Phillip	Buffalo, N. Y.
Eckman, Wm. H.	Cleveland, O.	Gale, Henry P.	Buffalo, N. Y.
Elder, Wm. H.	Phila., Penn.	Guild, Joseph H.	Buffalo, N. Y.
Earl, M. D.	Detroit, Mich.	Gilmore, Cornelius	Black River, O.
Emerson, Nelson B.	Buffalo, N. Y.	Given, Wm.	Cleveland, O.
Extein, Hiram H.	Oswego, N. Y.	Garring, Rubin T.	Republic, O.
Earles, Edward B.	Sidney, N. S. Wales.	Golden, Augustus	Little Falls, N. Y.
Eddy, R. M.	Buffalo, N. Y.	Gaige, Wm. H.	Chanmount, N. Y.
Ellis, Thomas	Buffalo, N. Y.	Gouslie, John C.	Albany, N. Y.
Elliott, Frank	Otto, N. Y.	Green, A. W.	Albany, N. Y.
E. Nicott	Shelby Centre, N. Y.	Gardinier, Jno. D.	Troy, N. Y.
Edwards, Wm. S.	Lockport, N. Y.	Gaffners, Patrick	Lacklaire, Ill.
Estes, E. Harvey	Tecumseh, Mich.	Gilmore, E.	Black River, O.
Evatt, Clayton	Cleveland, O.	Green, Chas. L.	Elyria, O.
Everhard, Wm.	Doylstown, O.	Glasser, Wm.	Cleveland, O.
Evens, Geo.	Troy, N. Y.	Grover, Geo. J.	Mount Clemens, Mich.
Evens, Emmor	Schaghticoke, N. Y.	Ganley, John E.	Detroit, Mich.
Erwin, W.	Wittles, Iowa.	Guzman, F. R.	Cuba, Mich.
Eberhart, G. A.	Waterloo, Iowa.	Graves, B. F.	Phila., Penn.
Eddy, Julius B.	Waukegan, Ill.	Grigg, Chas. H.	Phila., Penn.
Ewen, Henry G.	Lockport, Ill.	Goodall, Wm.	Phila., Penn.
Ely, Douglas	Chicago, Ill.	Goodall, Saml.	Phila., Penn.
Engel, N.	Chicago, Ill.	Gloyd, Byron V.	Detroit, Mich.
Fargo, Charles B.	Cleveland, O.	Gignack, Simon	Detroit, Mich.
Francisco, E. O.	Cleveland, O.	Geisler, Bruno	Detroit, Mich.
Farrand, James B.	Detroit, Mich.	Gillespie, Albert A.	Buffalo, N. Y.
Foster, Edward D.	Detroit, Mich.	Gould, James L.	Buffalo, N. Y.
Fishburn, T. F.	Monroe, Mich.	Getty, Eugene	Hudson, N. Y.
Fisher, Jno.	Phila., Pa.	Good, James W.	Trenton, C. W.
Fox, Chas.	Phila., Pa.	George, Chas. W.	Buffalo, N. Y.
Fitzgerald, Fred. C.	St. Catharine's, C. W.	Gaffey, Thomas	Buffalo, N. Y.
Fitch, J. R.	Lockport, N. Y.	Green, Geo. A.	Montreal, Canada.
Freer, Edward T.	Buffalo, N. Y.	Green, Aaron	Buffalo, N. Y.
Fuller, James S.	Seneca Falls, N. Y.	Graham, Fred. H.	Buffalo, N. Y.
Fagan, John	Buffalo, N. Y.	Haskins, L. F.	Peoria, Ill.
Felton, B. T.	Buffalo, N. Y.	Huber, Emil	Peoria, Ill.
Fell, Hampden H.	Merrittville, C. W.	Hatfield, Nathaniel	Eminence, Ill.
Fox, Henry, L.	Buffalo, N. Y.	Hackney, David G.	Aurora, Ill.
Fawcett, James	Cleveland, O.	Hale, Geo. W.	Beloit, Wis.
Fitzpatrick, J. P.	Cleveland, O.	Hance, Isaac A.	Chicago, Ill.
Farley, Andrew	Cleveland, O.	Hannis, Alonzo W.	Chicago, Ill.
Figge, Henry	Cleveland, O.	Hard, Gideon	Grand Rapids, Mich.
Foster, S. L.	Albany, N. Y.	Harden, O. E.	Mantino, Ill.
Falke, Chas.	Ireland Corners, N. Y.	Hastings, L. A.	Chicago, Ill.
Flandsburgh, F. D.	New Scotland, N. Y.	Hay, L. E.	Sandwich, Ill.
Finnegan, N. A.	Albany, N. Y.	Hawley, D. P.	Chicago, Ill.
Foster, Edward B.	Budah, Ill.	Hawks, Nelson A.	Sixtville, Wis.
Fargusson, Owen	Dubuque, Iowa.	Heaton, Wm. C.	Chicago, Ill.
Flehearty, Geo. L.	Apple River, Ill.	Heller, W. F.	Menomonia, Wis.
French, Edward P.	Morris, Ill.	Henderson, John G.	Salem, Iowa.
Filkins, Edward A.	Chicago, Ill.	Hosmer, Chas. H.	Chicago, Ill.
Frye, Orrin F.	Chicago, Ill.	Hough, L. M.	Chicago, Ill.
Frake, James	Northfield, Ill.	Hubbard, C. C.	Chicago, Ill.
Fales, Alex.	Grand Rapids, Mich.	Hunter, Hiram A.	Peoria, Ill.
Farlin, L.	Chicago, Ill.	Hunter, J. C.	Chicago, Ill.
Farnham, Danl. R.	Grand Rapids, Mich.	Hudson, E. E.	Wilmington, Ill.
Favor, Otis S.	Chicago, Ill.	Hutchings, Chas. H.	Chicago, Ill.

Hutchinson, W. H.	Chicago, Ill.	Janette, Notman	Lexington, Mich.
Hunt, Robert J.	Chicago, Ill.	Jackson, Robt. T.	Detroit, Mich.
Huber, John	Chicago, Ill.	Jarrett, James A.	Buffalo, N. Y.
Hagelin, Adolphus	Buffalo, N. Y.	Jackson, Ferdinand	Buffalo, N. Y.
Hoag, Morris J.	East Hamburg, N. Y.	Jones, Ellis	Waterville, N. Y.
Hammond, E. D.	Buffalo, N. Y.	Johnson, Hulon P.	Ithaca, N. Y.
Hagmeir, John Peter	Buffalo, N. Y.	Jerauld, R. W.	Niagara Falls, N. Y.
Howey, Wm.	Drummondville, C. W.	Janes, M. W.	Erie, Pa.
Hickman, Isaac	Buffalo, N. Y.	Jones, Charles	Buffalo, N. Y.
Hickmott, Chas. H.	Buffalo, N. Y.	Jerrolds, David C.	Fairport, N. Y.
Hovey, Elmer C.	Jordan, N. Y.	Judson, Wm. Henry	Rivlin, O.
Hilliard, Albert	Buffalo, N. Y.	Jackson, Chas. F.	Chicago, Ill.
Hill, Roland T.	Niagara Falls, N. Y.	Jay, Addison	Aurora, Ill.
Heywood, J. Alfred	Buffalo, N. Y.	Jenkinson, David W.	Chicago, Ill.
Hilfriegel, John	Buffalo, N. Y.	Jennings, R. S.	Chicago, Ill.
Havens, C. Nemiah	Buffalo, N. Y.	John, James	Chicago, Ill.
Handel, Lewis	Buffalo, N. Y.	Jo-lin, Chas. M.	Plainfield, Ill.
Henssey, Casper E.	Buffalo, N. Y.	Jones, Wallace B.	Chicago, Ill.
Huggins, Fred. A.	Buffalo, N. Y.	Jackson, T. A.	Chicago, Ill.
Hersee, Wm.	Buffalo, N. Y.	Jones, Wm.	New-York, N. Y.
Hall, James H.	Tecumseh, Mich.	Keeley, Isaac B.	Canton, Miss.
Harmon, C. A.	Warren, O.	Koonce, H. H.	Clarksville, Penn.
Hogrie, J. M.	E. Richland, O.	Kent, Zenas M.	Cleveland, O.
Hooker, Walter C.	Angelia, N. Y.	Koch, Jacob	Cleveland, O.
Henderson, Richard W.	Cleveland, O.	King, Geo. V.	Charleston, O.
Hamilton, A. J.	Cleveland, O.	Kenyan, Frank P.	Livingston, Mich.
Hale, James	Cleveland, O.	Kennedy, James	Detroit, Mich.
Hall, Henry C.	Hudson, Mich.	Kean, Jno.	Phila., Pa.
Hopkins, Marcus S.	Berlin, O.	Kerr, Jno.	Phila., Pa.
Hitchcock, Peter	Painesville, O.	Kerr, James	Phila., Pa.
Hege, Jacob H.	Cleveland, O.	Knowlton, Dexter A.	Westfield, N. Y.
Hunter, A. D.	Cleveland, O.	Krans, John	Buffalo, N. Y.
Humphrey, Chas.	Hudson, Mich.	Knapp, Jo-hua A.	Lawrenceville, Pa.
Hunt, J. L.	Hopedale, O.	Kellogg, J. E.	Mohawk, C. W.
Halford, Robert	Detroit, Mich.	Knowlton, Chas. B.	Elton, N. Y.
Heavenrich, Saml	Detroit, Mich.	Kellogg, Dan. W.	Buffalo, N. Y.
Hough, E. H.	Romeo, Mich.	Kinney, Jud-on.	Sheffield, O.
Hartmeyer, Wm.	Detroit, Mich.	Kirk, Joseph	Albany, N. Y.
Huysr, Gerrit	Detroit, Mich.	King, Fred	Albany, N. Y.
Herman, Jno	Phila. Pa.	Kellogg, H. P.	Ben-on, Vt.
Hutchinson, Saml	New Orleans	Kellogg, Wm.	Galena, Ill.
Howell, Frank	Phila., Pa.	Kattie, Rudolph	Chicago, Ill.
Herr, Danl. H.	Mieterstown, Pa.	Kimball, Wm. W.	Chicago, Ill.
Hooley, Benjamin	Phila., Pa.	Kendall, Jas. S.	Chicago, Ill.
Hill, E. C.	Elmira, N. Y.	Kohn, Morris	Chicago, Ill.
Hillebert, Frank	Buffalo, N. Y.	Kroger, Henry E.	Chicago, Ill.
Haskell, D. W.	Ashtabula, O.	Kroger, Jno. W.	Chicago, Ill.
Howell, Clark	Jerseyville, C. W.	Kramer, Fred	Chicago, Ill.
Hopkins, Jas. A.	Williamsport, N. Y.	Kelley, Paul H.	Chicago, Ill.
Hoyt, Chas. W.	Panama, N. Y.	Kidd, Joseph	Albany, N. Y.
Hough, W. A.	St. Johnsville, Vt.	Lancaster, Geo. W.	Hastings, Min.
Hunting, Nelson	Schoharie, N. Y.	Lawrence, James	Chicago, Ill.
Howell, J. J.	Canaan, Pa.	Lay, Hiram F.	Kewanee, Ill.
Hurl, Lemuel	Salem, N. Y.	Ledy, Thos. Jr.	Joliet, Ill.
Hamilton, Wm. A.	Albany, N. Y.	Lees, John B.	Danville, Ill.
Hall, Edmond	Albany, N. Y.	Levi, Henry	Chicago, Ill.
Hazeltine, Edward	Albany, N. Y.	Linsley, A. S.	Galor, Ill.
Hazeltine, Abraham	Albany, N. Y.	Logan, Jas.	Chicago, Ill.
Hewitt, A. E.	Albany, N. Y.	Long, W. H.	Ottawa, Ill.
Hardman, Joseph	Utica, N. Y.	Lundy, John	Cleveland, O.
Heaton, H.	Pittsfield, Mass.	Lewis, J. S.	Cleveland, O.
Hammond, D. S.	Lithgow, N. Y.	Lusk, Wm.	Lyle, N. Y.
Huntton, Frank T.	Rutland, Vt.	Larkee, John	Green Bay, Wis.
Heller, H. M.	Clintonville, N. Y.	Lawyer, Romeyn	Coble-kill, N. Y.
Huck, Chas. L.	Chicago, Ill.	Levi, John J.	Phila., Penn.
Hall, Edward H.	Danvers, Ill.	Leitz, Edward	Phila., Penn.
Humphrey, T. J.	Crown Point, Ind.	Lyman, Wm.	Buffalo, N. Y.
Hyatt, J. W., Jr.	Chicago, Ill.	Lloyd, Henry	Buffalo, N. Y.
Holbrook, T. L.	Chicago, Ill.	Lusk, Sophia	Buffalo, N. Y.
Higbie, D. B.	Chicago, Ill.	Lothridge, A. S.	Buffalo, N. Y.
Ingamells, D. C.	London, C. W.	Lyon, Augusta	Buffalo, N. Y.
Imbrie, David M.	Phila., Pa.	Lewis, Nelson	Ingersoll, C. W.
Ingersoll, Robert D.	Evans, N. Y.	Lyman, Robert, R.	Arcade, N. Y.
Idardi, T. K.	Lancaster, N. Y.	Loucks, D. L.	Pekin, N. Y.
Ingersoll, Edward A.	E. Evans, N. Y.	Lathrops, Henry M.	Buffalo, N. Y.
James, Frank	Berea, O.	Larreau, L. D.	Buffalo, N. Y.
Justice, Joseph	Erie, Penn.	Lyon, Mrs. Geo.	Buffalo, N. Y.
James, N. B.	Addison, Mich.	Lampman, J. C.	Drummondville, C. W.
Jenks, C. W.	Lexington, Mich.	Lent, J. M.	Buffalo, N. Y.

Lyon, Chester.....	York, N. Y.	Moses, S. A.....	Cleveland, O.
Lynde, Burdett A.....	Buffalo, N. Y.	Moses, Philo P.....	Cleveland, O.
Lesure George J.....	Templeton, Mass.	Mason, Elijah.....	Hiram, O.
Langanhadr, John T.....	Buffalo, N. Y.	Mason, Mil.....	East Townshend, O.
Lamphier, John.....	Buffalo, N. Y.	McDougall, Alexander.....	Covey Hill, C. E.
Lerch, Urial.....	Cambria, N. Y.	McBride, John.....	Detroit, Mich.
Laskey, Stephen.....	Gilead, O.	Matthews, A. E.....	Plymouth, Mich.
Laylia, Chas. A.....	Norwalk, O.	Medbury, Lewis.....	New Berlin, N. Y.
Lathrop, Jas. M.....	Norwalk, O.	Moss, Lewis.....	New Berlin, N. Y.
Lacy, William, Jr.....	Albany, N. Y.	Marseilles, William.....	Phila., Penn.
Lawvere, A. M.....	Troy, N. Y.	McTadden, Michael.....	Phila., Penn.
Lamson, D. W.....	Lorrain, N. Y.	McNish, David.....	Lancaster, N. Y.
Laisdell, Robert C.....	Albany, N. Y.	Montgomery, George G.....	Gorham, N. Y.
Lansley, Jas. H.....	Fort Edward, N. Y.	McKenzie, Roderick.....	Mayville, N. Y.
Lawrence, L. W.....	Albany, N. Y.	Moulton, George W.....	Brownhelm, O.
Leonard, Gurdon F.....	Buffalo, N. Y.	Morehouse, Charles H.....	Conneaut, O.
Lee, Josiah.....	Danville, Ill.	Mears, L. B.....	Cleveland, O.
Lotz, Chas.....	Chicago, Ill.	Miner, Hallam.....	East Townshend, O.
Llewellyn, D. H.....	Chicago, Ill.	Miner, Charles E.....	East Townshend, O.
Morey, L. B.....	Genesee, Ill.	Martin, Robert G.....	Monroe, O.
Miller, J. S.....	Joliet, Ill.	Mulholland, George H.....	W. Flamborough, C. W.
McGill, Richard H.....	Jerseyville, Ill.	Mudge, Charles G.....	Pittsburg, Ind.
Minier, Theo. L.....	Little Mackinaw, Ill.	Mattimore, Francis J.....	Albany, N. Y.
Marr, John.....	Chicago, Ill.	Monroe, W. D.....	Greenbush, N. Y.
Milligan, John C.....	New-York, N. Y.	Miller, Charles J.....	Albany, N. Y.
Milligan, Thos. P.....	New-York, N. Y.	Morgan, S. H.....	Albany, N. Y.
Merrifield, E. L.....	Jamaica, Vt.	Morris, Thomas W.....	Olean, N. Y.
Mabel, Austine.....	Chicago, Ill.	Mallory, George H.....	Troy, N. Y.
Marsh, George W.....	Brookfield, Ill.	Moore, G. G.....	Troy, N. Y.
Massey, J. B.....	Blue Island, Ill.	Morris, C. L.....	Worthington, N. Y.
May, H. N.....	Belvidere, Ill.	Miller, Charles W.....	Kinderhook, N. Y.
Medill, William H.....	Chicago, Ill.	McMillen, William A.....	Schenectady, N. Y.
McAlferty, J. H.....	Chicago, Ill.	Millard, J. A.....	Troy, N. Y.
McBane, John.....	Chicago, Ill.	Morgan, Frazier.....	Albany, N. Y.
McBane, Archibald.....	Chicago, Ill.	Messer, Edwin P.....	Waukegan, Ill.
McFarland, John.....	Salem, N. Y.	Messer, Erwin B.....	Waukegan, Ill.
McPherson, George E.....	Walworth, Wis.	Northrop, William W.....	Cleveland, O.
Miller, Frederick.....	Muscatine, Iowa.	Nichols, Samuel.....	Ala.
Miller, Edwin J.....	Chicago, Ill.	Norton, George H. W.....	Buffalo, N. Y.
Miller, W. W.....	Peoria, Ill.	Nellis, Lefferty.....	Buffalo, N. Y.
Mitchell, John G.....	Chicago, Ill.	Nowell, George R.....	Tonawanda, N. Y.
Monroe, B. T.....	Chicago, Ill.	Noxon, J. B.....	Speedsville, N. Y.
Morris, George E.....	Teskiloia, Ill.	Noyes, S. H.....	Cedar Hill, N. Y.
Montgomery, M. Henry.....	Aurora, Ill.	Nash, Henry C.....	Ottawa, Ill.
Murray, M.....	Chicago, Ill.	Newton, M. W.....	Frankfort, Iowa.
Myers, Edward.....	Granville, Ill.	Nichols, Jas. H.....	Ottawa, Ill.
Morton, George W.....	Joliet, Ill.	Norris, George F.....	Lyons, Iowa.
Martin, Henry.....	Decatur, Ill.	Owen, William T.....	Talmadge, O.
Montgomery, G. W.....	Chicago, Ill.	Oviatt, W. H.....	Cleveland, O.
Manvel, Allen.....	Rochester, N. Y.	Ogle, Robert.....	Detroit, Mich.
McDonald, Benjamin F.....	Buffalo, N. Y.	O'Donnel, Oliver.....	Phila., Penn.
Marvin, William A.....	Buffalo, N. Y.	Oldfield, Arthur.....	Dunville, C. W.
Miller, Phillip.....	Buffalo, N. Y.	Olmsted, Freeman.....	Lindonville, N. Y.
Morgan, John H.....	Buffalo, N. Y.	O'Brien, Henry.....	Buffalo, N. Y.
Morris, M.....	Clinton, N. Y.	O'Neil, Matthew.....	Buffalo, N. Y.
Morrison, Gugald C.....	Hamilton, N. Y.	O'Brien, Thomas.....	Buffalo, N. Y.
Mills, Herbert H.....	Buffalo, N. Y.	O'Connell, Henry T.....	Albany, N. Y.
Morgan, Gifford A.....	Buffalo, N. Y.	Olmsted, L. L.....	Binghamton, N. Y.
Morse, Frank J.....	Barre, N. Y.	Osborn, W. E.....	Binghamton, N. Y.
McKinnie, Mary A.....	Buffalo, N. Y.	Patterson, Wm.....	Tiffin, O.
Maltby, George W.....	Glenwood, N. Y.	Perrin, O. H.....	Norwalk, O.
McMair, Hugh W.....	N. Sparta, N. Y.	Poe, Geo.....	Ravenna, O.
Moshier, E. S.....	Buffalo, N. Y.	Powers, F. B.....	Bedford, O.
Montgomery, George.....	Brantford, C. W.	Prentiss, E. P.....	Green Bay, Mich.
Maginn, Anna.....	Buffalo, N. Y.	Parker, J. D.....	North East, Penn.
McQueen, Calvin B.....	Hamilton, C. W.	Pyle, Wm.....	Anderson, Ind.
Meeker, G. W.....	Westerville, O.	Parker, C. J.....	Lamab, Ill.
McLean, Chas. F.....	N. Hartford, N. Y.	Phelps, H. D.....	Elyria, O.
Mitchel, B. R.....	Tioga, Penn.	Pierce, G. W.....	New Alexandria, O.
Maynard, Henry A.....	Buffalo, N. Y.	Pierce, Edward.....	Canandaigua, N. Y.
McKinnon, Donald.....	Fort Hope, C. W.	Peters, John T.....	Clarkson, Mich.
McEachern, Hugh C.....	Buffalo, N. Y.	Parker, H. M.....	Watertown, N. Y.
Merritt, Joseph.....	Cleveland, O.	Porter, A. B.....	De Raysville, Pa.
Morriss, T. W.....	Elicottville, N. Y.	Poizat, Chas.....	Phila., Penn.
Moss, R. M.....	Akron, O.	Palmer, Jno. B.....	Romeo, Mich.
Miller, Theodore O.....	Ottawa, Ill.	Pratt, Mary.....	Buffalo, N. Y.
Maile, William.....	Cleveland, O.	Parsons, C. W.....	Prattsburgh, N. Y.
Moore, T. C.....	Berea, O.	Parsons, Schuyler.....	Cambria, N. Y.
Mun-on, Philo C.....	Euclid, O.	Parker, O.....	Buffalo, N. Y.

Platt, Saml. H	Pittsfield, Mass.	Spence, R.	Davenport, N. Y.
Parmer, Henry	Buffalo, N. Y.	Smith, S. N.	Auburn, N. Y.
Peabody, A. S.	Ceres, N. Y.	Slocum, W. B.	Troy, N. Y.
Platt, Herman S.	Buffalo, N. Y.	Sweet, C. W.	Albany, N. Y.
Pratt, Daniel R.	Elmira, N. Y.	Sager, Abram	New Scotland, N. Y.
Parr, Thomas	Buffalo, N. Y.	Stewart, Jno	Albany, N. Y.
Pinner, Edward	Buffalo, N. Y.	Shaw, B. B.	Cooksville, C. W.
Pomeroy, Robert	Buffalo, N. Y.	Squire, Levi H.	Troy, N. Y.
Price, Henry W.	Buffalo, N. Y.	Somarmdyke, D. G.	Chicago, Ill.
Phenicie, David L.	Fremont, Ind.	Stelle, A.	Chicago, Ill.
Phenicie, Daniel	Fremont, Ind.	St. George, Geo.	Chicago, Ill.
Pratt, Chas.	Perrysburgh, O.	Stolp, Allen W.	Aurora, Ill.
Park, Wm. H.	Olena, O.	Swartworth, Abram	Stubblette, Ill.
Pease, W. H.	Cuyahoga Falls, O.	Siver, C. C.	Unadilla, N. Y.
Parish, Mrs. M.	Cleveland, O.	Sackett, H. H.	Lithgow, N. Y.
Pixley, Howell	Great Barrington, Mass.	Smith, S. G.	Chicago, Ill.
Parker, Andrew	Sylvania, O.	Stetson, Wm. M.	Albany, N. Y.
Pierce, Isaac N.	Delaware, O.	Salter, J. T.	Chicago, Ill.
Patten, M. A.	Troy, N. Y.	Sawtell, David W.	Boston, Mass.
Parke, S. M.	Albany, N. Y.	Sawyer, J. W.	Chicago, Ill.
Paddock, James B.	Terre Haute, Iowa.	Saxe, Mathew	Chicago, Ill.
Paine, Chas	Chicago, Ill.	Schaub, Edmund	Chicago, Ill.
Patterson, Rufus B.	Aurora, Ill.	Schaub, Jacob	Chicago, Ill.
Peck, Geo. E.	Chicago, Ill.	Scott, J. K.	Chicago, Ill.
Peterson, P. S.	Chicago, Ill.	Sharp, W. T.	Princeton, Ill.
Phillips, J. A.	Chicago, Ill.	Shepard, A. D.	Cass, Ill.
Pickering, L. M.	Salem, Iowa.	Sherman, Jno. H.	Chicago, Ill.
Poole, M. S.	Chicago, Ill.	Shirra, James	Chicago, Ill.
Powers, Saml.	St. Charles, Ill.	Silverman, Frank N.	Port Washington, Ill.
Princeton, Frank	Chicago, Ill.	Simmons, Sanford	St. Charles, Ill.
Parsons, Geo. W.	Woodstock, Ill.	Slater, Henry	Monmence, Ill.
Parriot, K.	Valparaiso, Ill.	Smith, Henry	Merrillville, Iowa
Pabst, Frederick	Chicago, Ill.	Smith, Wm. T.	Lawn Ridge, Ill.
Peavey, Geo. G.	New-York, N. Y.	Schott, Guy Bryan	Philadelphia, Pa.
Pombo, Fidel	Bogota, New Grenada.	Sexton, W. K.	Howell, Mich.
Paddock, Merritt C.	Hosick, N. Y.	Scoville, Geo. E.	Chicago, Ill.
Reinohel, John	Fairfield Cen., O.	Stover, Oliver G.	Philadelphia, Pa.
Reynolds, H. E.	Cleveland, O.	Sage, R. H.	Chicago, Ill.
Robbins, Burr	Parma, O.	Sherwood, Walter	Chicago, Ill.
Rawson, Byron	Albany, N. Y.	Spooner, H. B.	Republic, O.
Rudley, Jno. J.	New Scotland, N. Y.	Snyder, Jno. M.	Jacksonville, Ill.
Rankin, S. H.	Albany, N. Y.	Satchell, Geo.	Chicago, Ill.
Rice, Emily	Albany, N. Y.	Strong	New-York, N. Y.
Russell, L. L.	Cobleskill, N. Y.	Smith, Ormus	Buffalo, N. Y.
Rand, W. H.	Chicago, Ill.	Steele, Franklin	Buffalo, N. Y.
Ranney, O. D.	Chicago, Ill.	Smith, Francis	Buffalo, N. Y.
Ransom, A. P.	Chicago, Ill.	Skinner, Edward A.	Westfield, N. Y.
Reid, J. W.	Chicago, Ill.	Smith, Henry S.	Buffalo, N. Y.
Reifsnider, Vincent	Chicago, Ill.	Samuels, Lewis	Buffalo, N. Y.
Rexford, B. N.	Blue Island, Ill.	Seaver, J. E.	Millville, N. Y.
Rice, A. B.	Chicago, Ill.	Stevens, W. L.	Buffalo, N. Y.
Rippey, Wm. D.	Kansas Ter.	Schayver, James P.	Buffalo, N. Y.
Robinson, Abraham D.	Newark, Ill.	Smith, James H.	Buffalo, N. Y.
Robinson, Millard	Earlville, Ill.	Sharpe, Danl. A.	Rochester, N. Y.
Robison, L. C.	Ottawa, Ill.	Shepard, Garret H.	Buffalo, N. Y.
Root, C. L.	Chicago, Ill.	Smith, James W.	Hopeville, N. Y.
Richard, Adolph L.	Philadelphia, Pa.	Sirret, B.	Buffalo, N. Y.
Reardon, Wm.	Joliet, Ill.	Smaill, Wm.	Buffalo, N. Y.
Runyon, Orrin	Lockport, Ill.	Spalding, Truman	Lewiston, N. Y.
Renwick, Jas. H.	Bellefontaine, O.	Smith, Chas. B.	Buffalo, N. Y.
Reid, J. W.	Mount Pleasant, O.	Stebbins, L. C.	Lockport, N. Y.
Rogers, T. P.	Mount Vernon, O.	Scribner, Elliott	Kenosha, Wis.
Richards, Jason	Perote, O.	Smith, Geo. W.	Kerrs. Cor., N. Y.
Robinson, Lyman	Wooster, O.	Sutliff, Morris K.	Lyons, Iowa.
Reedy, P. H.	Ravenna, O.	Squire, Henry C.	Pittsfield, Mass.
Rood, E. A.	Charleston, O.	Swartz, Gilbert	Buffalo, N. Y.
Raighley, Chas.	Natches, Miss.	Stevens, Chas. S.	Buffalo, N. Y.
Rusk, Benj.	Phila., Pa.	Shepard, Geo. L.	Huron, N. Y.
Russel, Thos.	Phila., Pa.	Scott, Ransom	Cambria, N. Y.
Rapley, H. W.	Ridgeway, Mich.	Spiegel, Marks	Buffalo, N. Y.
Riordon, John	Grand Rapids, Mich.	Stevens, W. L.	Buffalo, N. Y.
Rice, Bruce B.	Eldred, Pa.	Smith, Arthur W.	Brantford, C. W.
Rogers, Franklin	Buffalo, N. Y.	Smith, Albert A.	Cleveland, O.
Rubins, Chas. D.	Buffalo, N. Y.	Schon, Stewart	Mason, Va.
Richardson, Jasper	Buffalo, N. Y.	Sharp, H. P.	Lyons, Mich.
Robinson, John H.	Canandaigua, N. Y.	Sanford, Emory	Edinburgh, O.
Rubins, Simeon H.	Buffalo, N. Y.	Swain, Rubin D.	Cleveland, O.
Roth, Michael	Buffalo, N. Y.	Sills, Lewis	Cleveland, O.
Rice, Richard A.	Portville, N. Y.	Seelbeck, Fred	Cleveland, O.
Ransom, John E.	Buffalo, N. Y.	Sells, Allen	Cleveland, O.
Riddle, Andrew	Port Hope, C. W.	Stevens, James	Greenville, N. Y.

Strathern, James	Albany, N. Y.	Winton, E. J.	Plato, O.
Shaw, Wm. J.	Cooksville, C. W.	Wells, Alfred K.	Defiance, O.
Sibley, Seymour	Westfield, Mass.	Williams, W. D.	Lima, Mich.
Stephen, Wm	Albany, N. Y.	Watson, J. S.	Fredericksburgh, O.
Skinner, D. L.	Connersville, Ind.	Watson, Robert	Detroit, Mich.
Southwick, Warren K.	Troy, N. Y.	Wright, Robert W.	Detroit, Mich.
Slingluff, E. S.	Canal Dover, O.	Wyde, Robert H.	Detroit, Mich.
Shepard, John P.	Cleveland, O.	Watkins, Benj. H.	Detroit, Mich.
Sawyer, Orlando	Mentoe, O.	Wilber, Randolph H.	Birmingham, Mich.
Schneider, Richard	New Castle, Penn.	Willie, J.	Romeo, Mich.
Struble, J. J.	Chesterville, O.	Woodside, Geo.	Phila., Pa.
Smith, Wm. G.	Elyria, O.	Wagner, Wm.	Phila., Pa.
Seyler, Charles	Cleveland, O.	Wright, Jno.	Phila., Pa.
Shryock, D. G.	Meadville, Penn.	Williams, Isaac	Chestnut Hill, Pa.
Sturdevant, Harvey	Ravenna, O.	Wilkinson, J. H.	Philadelphia, Pa.
Stephens, Erasmus	Vienna, C. W.	Williams, Edgar	Philadelphia, Pa.
Sherriff, James G.	Cleveland, G.	Wooster, Jos.	Philadelphia, Pa.
St. Johns, Saml. P.	Utica, Mich.	Ward, Jno. P.	Detroit, Mich.
St. Johns, Reuben T.	Utica, Mich.	Woodroe, John	Detroit, Mich.
Shumway, Perry	Addison, Mich.	Winter, Geo.	Chatham, C. W.
Saenz, N.	Costa Rica.	Wilcox, Amenzio D.	Columbus, N. Y.
Smith, W. B.	Detroit, Mich.	Willard, Norton C.	Prescott, C. W.
Schneider, Fred.	Detroit, Mich.	Walker, Geo. C.	Buffalo, N. Y.
Shaw, Amos	Phila., Pa.	Wheeler, Albert J.	Buffalo, N. Y.
Sherwood, Hiram	Buffalo, N. Y.	White, Henry A.	Buffalo, N. Y.
Scouler, Ezra	North East, Pa.	Warner, Morris	Buffalo, N. Y.
Stettinmer, J.	Buffalo, N. Y.	White, Geo. W.	Buffalo, N. Y.
Smith, Lizzie	Buffalo, N. Y.	Washburn, J. M.	Buffalo, N. Y.
Townsend, J.	Woodstock, C. W.	Wright, James	Buffalo, N. Y.
Thompson, C. D.	Orlan, Ind.	Warren, E. B. S.	Buffalo, N. Y.
Talbot, Lyman J.	Willoughby, O.	Whitney, A. L.	Wilson, N. Y.
Tucker, Orrin	North East, Penn.	Weir, Andrew	Puchlink, C. W.
Totten, G. W.	Cleveland, O.	Watson, G. A.	Buffalo, N. Y.
Teakle, James	Detroit, Mich.	Wellspeed, T. S.	Buffalo, N. Y.
Talbot, H. J.	Centreville, Mich.	Williams, Merrick E.	Aurora, N. Y.
Talbot, L. T.	Centreville, Mich.	Wilkins, Chas.	Brantford, C. W.
Thomas, Jos. R.	Phila., Pa.	Watson, Wm.	Buffalo, N. Y.
Taylor, Geo. B.	Phila., Pa.	Watts, Joseph	Buffalo, N. Y.
Townsend, Elizabeth T.	Buffalo, N. Y.	Wittich, Wm. J.	Erie, Pa.
Taft, Francis T.	Lyons, N. Y.	Walker, N. B. G.	Youngstown, N. Y.
Thornton, Wm.	Buffalo, N. Y.	Wilbur, Cyrus	E. Avon, N. Y.
Tiffr, Simon E.	Evans Cen., N. Y.	Walker, J. C.	Peru, Ill.
Thompson, Mary A.	Buffalo, N. Y.	Walker, Sylvester	Chicago, Ill.
Truman, Otis E.	Buffalo, N. Y.	Wardlaw, Jno. W.	Grandville, Ill.
Taylor, G. H.	Yates, N. Y.	Warner, Porter	Chicago, Ill.
Taylor, Anson	Buffalo, N. Y.	West, James	Mendota, Ill.
Taber, James	Buffalo, N. Y.	Whitcomb, P. S.	Kalamazoo, Mich.
Thomas, Horace	Buffalo, N. Y.	Whittier, D. B.	Chicago, Ill.
Tracy, S. A.	Saegerstown, Pa.	Willard, Henry C.	Peoria, Ill.
Talbot, J. P.	Tornic., Ill.	Willard, L. S.	Peoria, Ill.
Taylor, Andrew J.	Lebanon, N. Y.	Willitt, Samuel E.	Chicago, Ill.
Taylor, Geo.	Chicago, Ill.	Winters, W. J.	Du Quoin, Ill.
Templeton, Jno. G.	Chicago, Ill.	Whittlesey, H. B.	Chicago, Ill.
Templeton, Thomas	Chicago, Ill.	Wohlgenuth, Theodore	Chicago, Ill.
Tramblay, Oliver	Mantino, Ill.	Wright, Wm. A.	Two Rivers, Wis.
Trobridge, N. A.	Dixon, Ill.	Walpole, W. R.	Keeseville, N. Y.
Tucker, Erasmus	Howard, Iowa	Wood, Asa B.	Buffalo, N. Y.
Tyneson, Jno. H.	Bristol, Wis.	Wet, Thomas	Cleveland, O.
Teall, E. A.	Lowville, N. Y.	Woodruff, Fred.	Sheffield, O.
Taylor, D. D.	Port Byron, N. Y.	Winter, Geo.	Chatham, C. W.
Teal, Wm. H.	Troy, N. Y.	Welch, Reynolds, Jr.	Greenville, N. Y.
Taylor, Cary	Keeseville, N. Y.	Wands, Franklin	Albany, N. Y.
Taylor, A. A.	Schnectady, N. Y.	Weaver, T. N.	Albany, N. Y.
Tyler, Geo.	Barrytown, N. Y.	Wakeman, W. W.	Little Falls, N. Y.
Talcott, Wm. A.	Rockford, Ill.	Wolcott, T. V.	Albany, N. Y.
Todd, Geo. W.	Chicago, Ill.	Wattman, Thos.	Albany, N. Y.
Vance, James C.	Urbanna, O.	Watson, H. M.	Unadilla, N. Y.
Vincent, John	Cleveland, O.	Worthington, Joha.	Cooperstown, N. Y.
Valentine, Wm. Henry	Buffalo, N. Y.	Wheeler, Melvin	Otisville, N. Y.
Vanvelsor, John	Buffalo, N. Y.	Wallace, C. H.	McMorris, Ill.
Vancleave, John W.	Buffalo, N. Y.	Welsh, Luke A.	Chicago, Ill.
Volliant, Oliver	Chicago, Ill.	Whitman, Geo. L.	Boston, Mass.
Van Etten, Geo. H.	Albany, N. Y.	Willsee, Chas. L.	Chicago, Ill.
Van Al-tine, P.	Troy, N. Y.	Wales, R. P.	Polo, Ill.
Van Deryce, Mathew	Bethlehem, N. Y.	Wells, M. N.	Warsaw, Wis.
Van Winkle, Benj.	Jacksonville, Ill.	Winans, O. G.	Chicago, Ill.
Vallard, Eli	Chicago, Ill.	Winslow, Zebedee	Chicago, Ill.
Volk, Frederick	New-York, N. Y.	Young, Walter M.	Buffalo, N. Y.
Wall, D. B.	Akron, O.	Young, Caryl	Buffalo, N. Y.
Whitley, Wm. M.	Erie, Penn.	Young, Albert R.	Chicago, Ill.
Whitney, Horace P.	Toledo, O.	Young, N.	Chicago, Ill.
White, J. H.	Conneant, O.		

List of Students

PUBLISHED IN SECOND ANNUAL CATALOGUE.

ADAMS, Benj. C.	Buffalo, N. Y.	Barnes, A. S.	Ravenna, O.
Adams, W. H.	Chicago, Ill.	Barnum, Wm. B.	Tonawanda, N. Y.
Adams, C. W.	Buffalo, N. Y.	Barnard, Lewis,	Buffalo, N. Y.
Adams, Geo. A.	Gasport, N. Y.	Bastet, Gustava,	Buffalo, N. Y.
Adams, Chas. F.	Orangeport, N. Y.	Bates, W. W.	Kendall, N. Y.
Albergor, Wm. C.	Buffalo, N. Y.	Bauer, Philip,	Buffalo, N. Y.
Albro, George,	Buffalo, N. Y.	Bauch, Charles,	Toledo, O.
Aldrich, William,	Manchester, N. Y.	Beach, Cholett C.	Battle Creek, Mich.
Allen, Charles,	Buffalo, N. Y.	Beach, O. E.	Perrysburg, O.
Allen, Edward A.	Buffalo, N. Y.	Beckwith, E. P.	New Lyme, O.
Allen, C. P.	Phoenix, N. Y.	Becker, Fredrick,	Chicago, Ill.
Allen, William,	Evansburgh, Penn.	Beckman, Henry,	Erie, Pa.
Allen, W. W.	Mineral Point, Wis.	Behrend William,	Chicago, Ill.
Andrews, Edwin E.	Cleveland, O.	Belden, Albert N.	Cleveland, O.
Andrews, John A.	Clarendon, N. Y.	Belding, Stephen,	Oppenheim, N. Y.
Andrews, Amelia,	Cleveland, O.	Bennett, Edward Glover,	Ingersoll, C. W.
Angel, Wm. N.	Lamonte, Mich.	Benson, Geo. F.	Buffalo, N. Y.
Arms, Nelson I.	Albany, N. Y.	Benedict, B. F.	Chicago, Ill.
Armstrong, G. H. W.	Albany, N. Y.	Bennett, James S.	Albion, N. Y.
Armstrong, Allen,	Fremont, O.	Bennett, Judson O.	Evans, N. Y.
Armstrong, Herbert,	Oakfield, N. Y.	Betts, O. R.	Ogdensburg, N. Y.
Arnett, Henry M.	Seneca Falls, N. Y.	Berger, Wm. H.	Buffalo, N. Y.
Arnold, O. M.	Mt. Vernon, O.	Beyer, William H.	Buffalo, N. Y.
Arnold, Joseph D.	Middlebury, Ind.	Bickford, Chas.	Honeyoye, N. Y.
Archer, Austin,	Albany, N. Y.	Bickford, H. L.	Chicago, Ill.
Athearn, Geo. F.	Buffalo, N. Y.	Bidelman, Edsen,	Middlepoint, N. Y.
Atkins, Robert,	Chicago, Ill.	Bigford, Thomas J.	Scottsville, N. Y.
Atkinson, James F.	Oberlin, O.	Billings, S. S.	Buffalo, N. Y.
Atwood, Daniel T.	Lockport, N. Y.	Billsland, Robert G.	Buffalo, N. Y.
Annabal, Thurman C.	Buffalo, N. Y.	Bissell, Harmon D.	Buffalo, N. Y.
Austin, Isaac E.	Geneva, O.	Black, Henry,	St. Thomas, C. W.
Ayer, Ira,	Buffalo, N. Y.	Blake, James,	Albany, N. Y.
Bailey, Earl W.	Buffalo, N. Y.	Blain, Thomas,	Niagara, C. W.
Bailey, D. W.	Buffalo, N. Y.	Bleiler, John G.	Buffalo, N. Y.
Bagnall, Benj. H.	Buffalo, N. Y.	Blodgett, Clark,	Alexander, N. Y.
Baker, Hudson H.	Buffalo, N. Y.	Blood, Charles,	Buffalo, N. Y.
Baker, William,	Wayne, Ill.	Blood, Lyman C.	Chicago, Ill.
Baker, E. S.	Chicago, Ill.	Bly, Wesley,	Rochester, N. Y.
Baker, Warren,	Buffalo, N. Y.	Boardman, J. R. S.	Buffalo, N. Y.
Baker, Smith,	Buffalo, N. Y.	Bodamer, Jno. A.	Buffalo, N. Y.
Bail, J. D.	Buffalo, N. Y.	Bogart, D. A.	Belleville, C. W.
Ballagh, Isaac D.	Newtonville, C. W.	Bogue, George M.	Chicago, Ill.
Balch, Jude H.	Medina, N. Y.	Boice, Leonard,	Buffalo, N. Y.
Balch, Foster L.	St. Anthony Falls, M. T.	Bois, James J.	Aurora, N. Y.
Baldwin, N. C.	Cleveland, O.	Bolles, E. P.	Chicago, Ill.
Baldwin, H.	New Lyme, O.	Bond, La Forest,	Buffalo, N. Y.
Baldwin, W. H.	Chicago, Ill.	Bonham, Edward,	Chicago, Ill.
Baldwin, H. H.	Cleveland, O.	Bonner, Henry,	Buffalo, N. Y.
Bannister, Silas,	Rushford, N. Y.	Bottum, Zelotes R.	Buffalo, N. Y.
Bancroft, H. H.	Buffalo, N. Y.	Bower, Henry,	Buffalo, N. Y.
Bannister, L.	Newark, N. Y.	Bowen, Goodrich J.	Buffalo, N. Y.
Barnard Albert, G.	Buffalo, N. Y.	Bowler, William,	Cleveland, O.
Barden, G. E.	Fredonia, N. Y.	Brackett, G. R.	Chicago, Ill.
Barnes, Edward, S.	Buffalo, N. Y.	Bradford, John B.	Pomeroy, O.
Barnum, E. B.	Buffalo, N. Y.	Bradley, B. C.	Chicago, Ill.
Burriuger, T. S.	Utica, N. Y.	Brainard, Bolles M.	Brooklyn, O.
Barnum, H. A.	Tonawanda, N. Y.	Brawley, Richard Rusk,	North East, Pa.
Barnum, William B.	Tonawanda, N. Y.	Brayton, Irving,	Buffalo, N. Y.
Barnum, Theodore, F.	Buffalo, N. Y.	Breck, J. C.	Newburg, O.
Barnes, Ephraim,	Buffalo, N. Y.	Breed, E. R.	Farmington, Ill.
Barlow, A.	Cleveland, O.	Brennen, Martin,	Buffalo, N. Y.
Barnard, Edward,	Rootstown, O.	Brennan, Wm.	Buffalo, N. Y.
Barnes, H. H.	Harmonsborg, Penn.	Brewer, A. J. H.	Lockport, N. Y.
Barnett, J. M.	Buffalo, N. Y.	Brewster, Jas. L.	Le Roy, N. Y.
Barager, Frank,	Candor, N. Y.	Brey, David,	Oakfield, C. W.
Barriss, William H.	Painesville, O.	Brigham, Edward R.	Marshall, Mich.

Brooks, Lewis,	York, Ill.	Clingman, Jacob,	Chicago, Ill.
Brown, G. M.,	Conneaut, O.	Cloyes, Charles,	Chicago, Ill.
Brown, E. P.,	Albany, N. Y.	Clybourn, J. H.,	Chicago, Ill.
Brown, Myron,	Canandaigua, N. Y.	Cody, Darwin D.,	East Cleveland, O.
Brown, H. M.,	Seville, O.	Coit, Alfred,	Buffalo, N. Y.
Brown, Edwin, H.,	Buffalo, N. Y.	Colahan, William,	Cleveland, O.
Brown, Edward P.,	Lorraine, Jeff. Co, N. Y.	Colahan, Charles,	Cleveland, O.
Brown, John,	Albany, N. Y.	Colborn, J. D.,	Buffalo, N. Y.
Brown, Lewis, E.,	Buffalo, N. Y.	Coleman, Daniel,	Buffalo, N. Y.
Brown, George,	Shakespeare, C. W.	Coleman, C. C.,	Buffalo, N. Y.
Brown, Eugene,	Milan, O.	Coleman, F. F.,	Geneva, O.
Brower, J. R.,	Belleville, C. W.	Colegrove, James B.,	Buffalo, N. Y.
Brunk, Frank Chas.,	Buffalo, N. Y.	Collins, Michael,	Buffalo, N. Y.
Brutch, Daniel,	Jordan, C. W.	Collins, Miss Margaret A.,	Buffalo, N. Y.
Bryan, Z. C.,	Chillicothe, O.	Cone, P. S.,	Chicago, Ill.
Buck, Fred H.,	Onkfield, N. Y.	Conkey, Charles H.,	Warrens ville, O.
Bucklin, D. W.,	Buffalo, N. Y.	Cook, H. W.,	Freeport, Ill.
Bullymore, Wm.,	Buffalo, N. Y.	Cook, Alonzo L.,	Ingersoll, C. W.
Bullymore, Thomas R.,	Buffalo, N. Y.	Coon, B. N.,	Utica, Wis.
Burchett, John C.,	Chicago, Ill.	Coon, W. W.,	St. Catharines C. W.
Burkle, Jacob,	Wheeling, Va.	Cooper, P. L.,	Mt. Vernon, O.
Burlingame, G. K.,	Cleveland, O.	Coots, Wm.,	Buffalo, N. Y.
Burrows, Geo. L.,	Albion, N. Y.	Corby, James,	Belle ville, C. W.
Burton, Almed P.,	Erle, Penn.	Corbit, Schuyler,	Tonawanda, N. Y.
Bushnell, W.,	Westkill, N. Y.	Corbet, Daniel,	Putnam, N. Y.
Butler, Charles H.,	Cleveland, O.	Corigan, Fredrick,	Buffalo, N. Y.
Butler, Jno. W.,	Alden, N. Y.	Cotton, George,	Toronto, C. W.
Butler, Henry W.,	Clinton, N. Y.	Cotter, James R.,	Buffalo, N. Y.
Butterfield, Jeremiah, Am. Ex. Co.,	Chicago, Ill.	Courter, Stanton,	Cobleskill, N. Y.
Cairns, John R.,	Chicago, Ill.	Cox, Phillip,	Chicago, Ill.
Cain, James,	Cleveland, O.	Crane, B. T.,	Chicago, Ill.
Caldwell, L. R.,	Farmington, Ill.	Crane, Charles E.,	Blissfield, Mich.
Calvert, W. H.,	Chicago, Ill.	Crittenden, Newton E.,	Cleveland, O.
Cameron, C. C.,	Simcoe, C. W.	Croft, Thomas F.,	Painesville, O.
Camp, H. N.,	Dunnville, C. W.	Crocker, Erasmus W.,	Madison, O.
Cameron, Jno. F.,	Buffalo, N. Y.	Crowe, Edward,	Chicago, Ill.
Campbell, B. F.,	Brooklin, C. W.	Culloden, W. G.,	Nelson, C. W.
Campbell, R. A.,	Brooklin, C. W.	Cunningham, Michael,	Buffalo, N. Y.
Canfield, James,	Ingersoll, C. W.	Cunningham, Daniel,	Albany, N. Y.
Carrol, Miss Kate,	Chicago, Ill.	Currier, John E.,	Chicago, Ill.
Case, Frank M.,	Buffalo, N. Y.	Cursons, Robt. D.,	Buffalo, N. Y.
Card, J. P.,	Painesville, O.	Curtis, Dwight A.,	Fitchville, O.
Carr, Mrs. Esther E.,	Buffalo, N. Y.	Curtis, Dexter,	Chicago, Ill.
Carey, Edward,	Albany, N. Y.	Curtis, L. B.,	Mt. Vernon, O.
Carey, Robert C.,	Albany, N. Y.	Curtis, John L.,	Canandaigua, N. Y.
Carver, J. L.,	Sharon, Penn.	Custead, N.,	Cleveland, O.
Castle, Asahel,	Grand Rapids, Mich.	Custer, Lebbeus B.,	Nevin, O.
Case George, F.,	Saybrook, O.	Daly, Mrs. R. H.,	Buffalo, N. Y.
Chadsey, Calvin H.,	Rushville, Ill.	Davis, H. S.,	Buffalo, N. Y.
Chadsey, James M.,	Rushville, Ill.	Davis, Daniel,	Kingsville, O.
Chaffee, O. P.,	Sterling, Ill.	Davis, C. B.,	Cleveland, O.
Chalmers, George,	Dunnville, C. W.	Davison, Wm. C., Jr.	Buffalo, N. Y.
Chambers, James,	Ashland, O.	Davison, N. G.,	Newark, Ill.
Chambers, James,	Ingersoll, C. W.	Deans, W. C.,	Trenton, C. W.
Chamberlain, Wm. W.,	Buffalo, N. Y.	Deans, James,	Trenton, C. W.
Chapman, W. H.,	Tonawanda, N. Y.	De Latre, Reginald,	Drummondville, C. W.
Chapman, Miss Martha,	Cleveland, O.	De Latre, Earnest A.,	Drummondville, C. W.
Chapman, Miss B.,	Cleveland, O.	De Lea, R.,	Chicago, Ill.
Chappell, Roderick C.,	Buffalo, N. Y.	Delon, William,	Mt Pleasant, Iowa.
Chase, G. Thurston,	Chatham, N. Y.	Denison, T. P.,	Buffalo, N. Y.
Chrysler, Leonard,	St. Catharine, C. W.	Dennis, Miss Cornelia,	Buffalo, N. Y.
Chester, Chas.,	Buffalo, N. Y.	Dennison, W. O.,	Cleveland, O.
Church, J. P.,	Hudson, Mich.	Dennison, A. J.,	Leyden, Mass.
Church, Sylvester,	Girard, Penn.	Derickson, R. W.,	Meadville, Penn.
Church, J. L.,	Barre, N. Y.	Deuther, Chas.,	Buffalo, N. Y.
Clark, T. P.,	Ogdensburg, N. Y.	Dewey, Henry E.,	Hamilton, C. W.
Clark, Augustus R.,	Chicago, Ill.	Dickenson, S. C.,	Cleveland, O.
Clark, Orton S.,	Buffalo, N. Y.	Dickenson, Charles E.,	Chicago, Ill.
Clark, Augustus B.,	Perrysburg, N. Y.	Dickenson, Eugene,	Buffalo, N. Y.
Clark, Miss Mary,	Buffalo, N. Y.	Dingens, J. A.,	Buffalo, N. Y.
Clark, Miss Delia A.,	Warrens ville, O.	Dingens, Francis L.,	Buffalo, N. Y.
Clark, G. W.,	Freeport, Ill.	Dodge, Clark,	Buffalo, N. Y.
Clark, Jonathan,	Chicago, Ill.	Dolman, George,	Cleveland, O.
Clark, Wm. M.,	Cleveland, O.	Donnell, Stephen O.,	New Philadelphia, O.
Clark, Elam B.,	Hinsdale, Mass.	Donoghue, Mrs. M. M.,	Chicago, Ill.
Clark, E. C.,	Utica, N. Y.	Douglas, James,	Cleveland, O.
Clark, Benj.,	Syracuse, N. Y.	Douglas, George,	Alexander, N. Y.
Clark, Chas. E., jr.,	Buffalo, N. Y.	Downie, William,	Cleveland, O.
Clark, Hunloke, A.,	Buffalo, N. Y.	Dray, A. M.,	Bazetta, Penn.
Claghorn, Charles,	Williamsburg, Mass.	Dresbach, James E.,	Cleveland, O.
Clepper, Geo.,	Buffalo, N. Y.	Driggs, Henry,	Tonawanda, N. Y.

Driggs, Uriah B.	Tonawanda, N. Y.	Gittere, Jacob A.	Buffalo, N. Y.
Druer, John	Buffalo, N. Y.	Gibbons, Joseph	Aurora, C. W.
Duffy, James	Chicago, Ill.	Gibbs, Miss Harriet M.	Norwalk, O.
Dunbar, Albert	Buffalo, N. Y.	Gilson, Miss Romelia	Chicago, Ill.
Duncan, Geo. J.	Drummondville, C. W.	Gifford, Robert W.	Ashtabula, O.
Durand, A. A.	Syracuse, N. Y.	Gilbert, L. A.	Cleveland, O.
Dutton, Franklin	Cleveland, O.	Gillett, Charles	Ravenna, O.
Eastman, Anson	Lockport, N. Y.	Gillig, Charles	Buffalo, N. Y.
Edwards, Miss Harriet M.	Warrensville, O.	Gillis, Charles	Buffalo, N. Y.
Ellis, E. J.	Newark, O.	Gillmore, Edwin	Black River, O.
Ellis, J. F.	Canandaigua, N. Y.	Gilmore, Hubert	Buffalo, N. Y.
Elliott, E. F.	Mellmore, O.	Gilson, H. C.	Defiance, O.
Ellsworth, Wm. J.	Buffalo, N. Y.	Goff, Chas. H.	Kenosha, Wis.
Emeigh, John D.	Buffalo, N. Y.	Goff, Albert C.	Albion, N. Y.
Enos, Henry K.	Millersburgh, O.	Golden, Augustus	Little Falls, N. Y.
Ennis, Jos. A.	Lyons, N. Y.	Goodale, S. N.	Cleveland, O.
Evans, Edwin T.	Buffalo, N. Y.	Gooding, Wm.	Buffalo, N. Y.
Evans, Jesse G.	Wis.		
Evans, George	Buffalo, N. Y.	Goodman, L. H.	Chicago, Ill.
Evans, George	Troy, N. Y.	Goodrich, Newman U.	Buffalo, N. Y.
Evans, John	Buffalo, N. Y.	Goodricke, Alfred R.	Collingwood Harbor, C. W.
Evarts, Spencer E.	Chicago, Ill.	Goodwin, Wm. G.	Granger, O.
Fvatt, Charles	Cleveland, O.	Goodwin, Asa A.	Chelsea, Vt.
Ewers, Edgar E.	Syracuse, N. Y.	Goode, Adam	Buffalo, N. Y.
Ewing, John	Edinburg, O.	Gordon, James	Ingersoll, C. W.
Fanning, James	Chicago, Ill.	Gorham, E. D.	Hadley, Ill.
Farmer, Elihu	Salineville, O.	Gorsuch, John	Pomeroy, O.
Farnham, Horatio N.	Silver Creek, N. Y.	Gowans, James S.	Buffalo, N. Y.
Fawcett, Charles L.	Mt. Pleasant, O.	Gowdy, Miss Ellen	Buffalo, N. Y.
Feister, J. H.	Newton Falls, O.	Graham, Wm. H.	Huntingdon, C. W.
Fellows, Adrian W.	Buffalo, N. Y.	Graham, Jps.	Toronto, C. W.
Ferguson, Alonzo	Buffalo, N. Y.	Graves, E. A.	Richfield, O.
Fero, Alonzo	Buffalo, N. Y.	Gray, Miss Emily E.	Detroit, Mich.
Fenton, T. J.	Frewsbury, N. Y.	Gray, Walter A.	Lyndonville, N. Y.
Finney, William	Rural Dale, O.	Gray, Henry W.	Lyndonville, N. Y.
Fisk, Bryant H.	Girard, Pa.	Greeley, Wallace M.	Yates, N. Y.
Fish, Leonard	Brooklyn, O.	Green, Benton	Buffalo, N. Y.
Fisher, James W.	Nelson, C. W.	Green, Geo.	Chicago, Ill.
Fisher, Wm. P.	Hamilton, C. W.	Green, James L.	North East, Pa.
Fisher, James	Freeport, Ill.	Green, S. K.	Danville, Ill.
Fitch, John A.	Buffalo, N. Y.	Greenbaum, Isaac	Chicago, Ill.
Flagg, Henry	Buffalo, N. Y.	Guernsey, A. T.	Tioga, Pa.
Fleishman, Simon	Chicago, Ill.	Gunn, Wm. H.	Cleveland O.
Flynn, William	Buffalo, N. Y.	Haberstro, John F.	Buffalo, N. Y.
Follett, L. D. L.	Lewiston, N. Y.	Haight, Elon G.	Rochester, N. Y.
Folts, Geo. H.	Buffalo, N. Y.	Haines, Joseph C.	Chicago, Ill.
Ford, James E.	Buffalo, N. Y.	Hale, John B.	Cleveland, O.
Foot, Albert W.	Buffalo, N. Y.	Hale, James C.	Cleveland, O.
Forbes, Burnett	Syracuse, N. Y.	Hall, Rob't W.	Ingersoll, C. W.
Foster, Stephen L.	Albany, N. Y.	Hall, Geo. W.	Lyndonville, N. Y.
Foster, Orrin L.	Clarendon, N. Y.	Hall, Henry C.	Cleveland, O.
Fowler, Chas. W.	Chicago, Ill.	Hamilton, Volney	Chicago, Ill.
Fox, Jos. H.	Buffalo, N. Y.	Hamilton, G. M.	Hamilton, C. W.
Fox, Geo. W.	Prospect Hill, Va.	Hamilton William	Hamilton, C. W.
Francis, Richard	Brooklyn, C. W.	Hamlin, James B.	Cleveland, O.
Frank, H.	Wampsville, N. Y.	Hamlin, T. P.	Cleveland, O.
French, Geo. P.	Cleveland, O.	Hann, C. Lester	Syracuse, N. Y.
Frey, John J.	Bellefontaine, O.	Haumond, John	North East, Pa.
Fry, Edward M.	Chicago, Ill.	Hancock, Oscar W.	Cleveland, O.
Friedman, Charles	Buffalo, N. Y.	Hancock, Eugene	Chicago, Ill.
Froehlich, H.	Chicago, Ill.	Hannah, Richard C.	Laporte, Ia.
Frost, Silas D.	Lee Centre, Ill.	Hannah, Wm. H.	Laporte, Ia.
Fuller, Edwin	East Cleveland, O.	Hargis, Harry	Cleveland, O.
Funk, J. W.	Chester, Pa.	Harmon, Edwin	Newton Falls, O.
Furguson, John	Buffalo, N. Y.	Harmond, W. A.	Conneautville, Pa.
Furival, J. C.	Belleville, C. W.	Hart, Orlando	Newton Falls, O.
Furst, C.	Chicago, Ill.	Hart, Edgar L.	Newton Falls, O.
Gadsby, Ephraim	St. Thomas, C. W.	Harris, Z. M.	Jonesboro, Ind.
Gaige Wm. H.	Chaumont, N. Y.	Harris, Jambesh	Buffalo, N. Y.
Gage, L. J.	Chicago, Ill.	Harrower, J. G.	Lindley, N. Y.
Gage, Dolos	Dowagiac, Mich.	Hartness, W. H.	Cleveland, O.
Gale, Geo. A.	Buffalo, N. Y.	Haskell, John W.	Youngstown, N. Y.
Gallis, Chas. H.	Buffalo, N. Y.	Haughton, Wm. E.	Amboy, O.
Gamble, Thomas	Groveland, N. Y.	Hawks, J. F.	Mohawk, N. Y.
Gansevoort, Conrad	Bath, N. Y.	Hawks, A. J.	Cleveland, O.
Garleck, N. C.	Dayton, O.	Hawkins, John W.	Buffalo, N. Y.
Garney, Henry W.	Spencerport, N. Y.	Hayes, Wm.	Cleveland, O.
Garretson, M.	Cleveland, O.	Hazleton, S. S. jr.	Leroy, N. Y.
Garvin, Jacob	Fremont, O.	Hazard, John H.	Buffalo, N. Y.
Geer, Lewis C.	Buffalo, N. Y.	Hazard, Morris	Buffalo, N. Y.
Gere, Isaac	Albion, N. Y.	Hea, Wm.	Chicago, Ill.

Hea, J. C.	Chicago, Ill.	Johnston, James J.	North Evans, N. Y.
Healy, Timothy	Chicago, Ill.	Jones, William	Cleveland, O.
Hebbard, Geo. K.	Buffalo, N. Y.	Jones, Geo. Watson	Cleveland, O.
Heck, Victor	New Philadelphia, O.	Jones, W. L.	Mt. Pleasant, C. W.
Hein, Jacob	Cleveland, O.	Joyce, Patrick	Chicago, Ill.
Helmer, Wm.	New Hamburg, C. W.	Kasson, Calvii H.	Utica, N. Y.
Heltman, Wm.	Ashland, O.	Keineath, Henry	Clyde, O.
Hemmenway, Hiram C.	Buffalo, N. Y.	Keller, James M.	Tahnuage, O.
Herrington, Levi	Angusta, O.	Kelley, Timothy W.	Niagara Falls, N. Y.
Hewitt, Theo.	Buffalo, N. Y.	Kelley, Norman	Cleveland, O.
Hewitt, James L.	Cleveland, O.	Kelley, M. J.	Grover, N. Y.
Hewitt, James S.	Washington, Pa.	Kelley, Joseph M.	New Lisbon, O.
Hewitt, George W.	Gaines, N. Y.	Kelley, J. M.	Erie, Pa.
Hibbard, Andrew C.	Fitchville, O.	Kellogg, Moses E.	Canandaigua, N. Y.
Hilde, Henry J.	Bristol, O.	Kellogg, S. H.	Erie, Pa.
Hill, Wm. W.	Albany, N. Y.	Kendall, James	Chicago, Ill.
Hills, Clinton W.	Vernon Centre, N. Y.	Kennedy, Charles H.	Kelloggsville, N. Y.
Himrod, Patton	Waterford, Pa.	Kennedy, Miss Eliza	Chicago, Ill.
Hine, Geo. W.	Randolph, O.	Kennett, Wm. H.	Buffalo, N. Y.
Hitchcock, Watson C.	Prospect, N. H.	Kibler, Christian	Tonawanda, N. Y.
Hog, Charles	Chicago, Ill.	Kimball, Jos. C.	Elgin, Ill.
Hoadley, R. W.	Girard, Pa.	Kimberly, John L., jr.	Buffalo, N. Y.
Hodge, S. L.	East Bloomfield, N. Y.	Kineaid, William	Glenwood, N. Y.
Hodgkiss, James	Black Rock, N. Y.	King, Orris O.	Chardon, O.
Hoit, Calvin B.	Niagara Falls, N. Y.	King, Frederick H. E.	Sauguit, N. Y.
Hogate, Wm.	Chicago, Ill.	Kingsbury, William	New York City
Holcomb, B. N.	Hamilton, C. W.	Kingsley, W. J. P.	Utica, N. Y.
Holt, Corwin M.	Cleveland, O.	Kinne, W. H.	Buffalo, N. Y.
Hollis, Joseph H.	Canfield, O.	Kinne, A. Theodore	Barry, Ill.
Hollister, Wm. L.	Lodi, N. Y.	Kuapp, Edmund H.	Middleport, N. Y.
Hollister, Edwin	Lodi, N. Y.	Kuapp, L. M.	Buffalo, N. Y.
Holms, Charles R.	Chicago, Ill.	Kuapp, Almeron	Addison, N. Y.
Holmes, Wm. T.	Cayuga Falls, O.	Kneeland, Sylvester	Buffalo, N. Y.
Hoornbeck, Jacob	Sandusky City, O.	Knowlton, Homer W.	Westfield, N. Y.
Hopkins, L. W.	Utica, N. Y.	Kramer, F.	Chicago, Ill.
Horner, Henry J.	Gustavus, O.	Kurr, T. Abram	Buffalo, N. Y.
Horton, James P.	Buffalo, N. Y.	Lacy, Wm., jr.	Albany, N. Y.
Hoskins, Lansing S.	Seneca Falls, N. Y.	Laing, Jas. P.	Buffalo, N. Y.
Hoskinson, Wm.	Erie, Pa.	Laird, S. M.	Messopotamia, O.
Hosmer, George H.	Buffalo, N. Y.	Laird, M. A.	Messopotamia, O.
Hosoeck, Geo.	Ottawa, Ill.	Lamb, J. C.	Cleveland, O.
Hong, W. A.	St. Johnsville, N. Y.	Lane, A. C.	Lockport, N. Y.
Howard, John S.	Elyria, O.	Langdon, Charles H.	Buffalo, N. Y.
Howe, Nathan	Little Valley, N. Y.	Lapsley, George	Buffalo, N. Y.
Howell, Wm. A.	Palermo, C. W.	Larsen, Miss Addie J.	Green Bay, Wis.
Howland, Marcus	Buffalo, N. Y.	Lawler, John	Chicago, Ill.
Hoyt, Wm. H.	Buffalo, N. Y.	Lawrence, Alexander	Leroy, N. Y.
Hoyt, Jewett	Cleveland, O.	Lawrence, Joseph	Cleveland, O.
Hulbert, Philemon	Warren, O.	Lawrence, D. B.	Ravenna, O.
Humphrey, W.	Hudson, Mich.	Lezier, James M.	Hamilton, C. W.
Hunter, Wm. R.	Jacksonville, Ill.	Leavens, David	Belleville, C. W.
Hunter, George P.	Warren, O.	Le Baron, S. C.	Streetsboro, O.
Hunting, Nelson	Schoharie, N. Y.	Leet, S. T.	Mineral Point, Wis.
Huntington, Henry	Brantford, C. W.	Leland, George S.	Newburgh, O.
Hurlbut, Miss A. L.	Chicago, Ill.	Letz, G. F.	Chicago, Ill.
Hutchinson, C. M.	Chicago, Ill.	Lewis, James N.	Cleveland, O.
Hyatt, Gilbert J.	Buffalo, N. Y.	Linn, Henry H.	Chicago, Ill.
Hyde, Mathew	New Hamburg, C. W.	Litchfield, C. W.	Cottage Hill, Ill.
Illingworth, Wm.	Cheektawaga, N. Y.	Loersch, Joseph	Buffalo, N. Y.
Ingersoll, Malcolm G.	East Evans, N. Y.	Lock, Wm. H.	Buffalo, N. Y.
Ingersoll, Robert N.	East Evans, N. Y.	Locke, Edward	Chicago, Ill.
Ingersoll, A. B.	Oberlin, O.	Lockwood, Charles L.	Buffalo, N. Y.
Ingersoll, Edward	Oberlin, O.	Loring, Wm. N.	Buffalo, N. Y.
Inglesaut, W. K.	Buffalo, N. Y.	Loveland, A. P.	Saybrook, O.
Jacobs, J. E.	Wooster, O.	Lucas, Isaac W.	Grand Rapids, Mich.
James, Edward P.	Cleveland, O.	Ludlow, Daniel	Black Rock, N. Y.
James, Thomas F.	Geneva, O.	Lueders, Augustus	Buffalo, N. Y.
James, Henry D.	Akron, O.	Luther, Sylvester	Grand Rapids, Mich.
James, Nelson	Buffalo, N. Y.	Lux, Joseph P.	Buffalo, N. Y.
James, Harris	East Cleveland, O.	Lyman, Charles N.	Cleveland, O.
Jemison, Chauncy C.	Buffalo, N. Y.	Lyman, S. B.	Sheboygan, Wis.
Jenkins, W. H.	Buffalo, N. Y.	Lyman, Wm. E.	Buffalo, N. Y.
Jennings, Thomas H.	Battle Creek, Mich.	Lynch, A. H.	Cleveland, O.
Jewett, J. M.	Cleveland, O.	Maben, C. W.	Tonica, Ill.
Joab, M. M.	Pomeroy, O.	Mack, Miss Charlotte A.	Buffalo, N. Y.
Jobes, Thomas	North Benton, O.	Mack, Robert W.	Buffalo, N. Y.
Jobson, Thos. R. P.	Welland City, C. W.	Mack, F. J.	Cleveland, O.
Johnson, Fredrick N.	Philadelphia, Pa.	Macnoe, George	Dundas, C. W.
Johnson, Miss Julia B.	Chicago, Ill.	Macy, John Prine Lawrence	Richmond Hill, C. W.
Johnson, Julius S.	Troy, O.	Malcomb, John	Cleveland, O.
Johnson, Chas. H.	Buffalo, N. Y.	Malzacher, Henry	Chicago, Ill.

Maguire, Torrance,	Chicago, Ill.	New, Jno., jr.	Albany, N. Y.
Marshall, Thomas,	Buffalo, N. Y.	Newberry, Walter C.	Waterville, N. Y.
Marshall, Frank B.	Chicago, Ill.	Newcomb, George E.	Dayton, N. Y.
Marshall, Joshua,	Mt. Pleasant, O.	Newman, Wm. W.	Buffalo, N. Y.
Martin, D. T.	Lockport, Ill.	Newman, Henry,	Buffalo, N. Y.
Martin, Mrs. H. C.	Cleveland, O.	Newby, Aaron,	Mt. Pleasant, Iowa.
Marvin, Charles A.	Buffalo, N. Y.	Newnan, George E.	Buffalo, N. Y.
Mathlove, Lafayette,	Rushville, Ill.	Newman, A.	Cleveland, O.
Mason, Daniel W.	Buffalo, N. Y.	Nichol, Robert W.	Wheatville, N. Y.
Mason, Thomas,	Chicago, Ill.	Nichols, Gordon W.	Cleveland, O.
Matteson, Carlos W.	Buffalo, N. Y.	Nichols, George A.	Braintree, Vt.
Mattimor, Francis J.	Albany, N. Y.	Nicholas, George S.	Bound Brook, N. J.
Maurer, David,	Chicago, Ill.	Nobles, F. M.	Pavilion, N. Y.
Mayo, John B.	Peoria, Ill.	Norton, James M.	Buffalo, N. Y.
Mayer, Adam,	Cleveland, O.	Northrop, Albert B.	Canastota, N. Y.
Meads, Robert,	Merton, C. W.	Nourse, E. L.	Cleveland, O.
Merrill, E. H.	Chicago, Ill.	Nyman, J.	Chicago, Ill.
Merritt, Joseph,	Cleveland, O.	Oakley, E. F.	Girard, Pa.
Merritt, J. C.	Cleveland, O.	O'Brien, M. W.	Chicago, Ill.
Merritt, Daniel H.	Ravenna, O.	O'Dell, Daniel,	Fairport, N. Y.
Metz, George,	Chicago, Ill.	Olcott, James B.	Chicago, Ill.
McCall, James H.	Simcoe, C. W.	Oglevee, John,	Mt. Vernon, O.
McCall, A. D.	Caledonia, N. Y.	Ohlendorf, Wm.	Chicago, Ill.
McCarney, Simon,	Buffalo, N. Y.	Orth, Henry,	Cleveland, O.
McCauley, J. H.	Sandwich, Ill.	Osborne, Wm. E.	Binghampton, N. Y.
McChesney, H.	Chicago, Ill.	Osborne, Isaac E.	Chicago, Ill.
McClellan, M. J.	Delhi, C. W.	Ostrander, Edwin,	Honeyoye, N. Y.
McCollow, James C.	Buffalo, N. Y.	Oswell, George B.	Ogdensburg, N. Y.
McCord, John D.	Jones, Erie Co., Pa.	Ott, John,	Buffalo, N. Y.
McConkey, Thomas,	Erie, Pa.	Packard, J. S.	Niagara Falls, N. Y.
McCreedy, R. R.	Buffalo, N. Y.	Paddock, George F.	Middleport, N. Y.
McDonald, A. D.	Kingsville, C. W.	Palmer, John, jr.	Oneida, N. Y.
McDonnell, George,	Buffalo, N. Y.	Palmer, Wm. A.	Buffalo, N. Y.
McElowney, John Ray,	Cleveland, O.	Palmer, George A.	Buffalo, N. Y.
McGeane, Win.	Buffalo, N. Y.	Parchen, Henry,	Town Line, Erie Co., N. Y.
McGreery, H.	Cleveland, O.	Parish, Wm. J.	Alexander, N. Y.
McIntosh, John,	Buffalo, N. Y.	Parish, S. H.	Chicago, Ill.
McKenna, James P. A.	Rochester, N. Y.	Parish, F. N.	Bergen, N. Y.
McLaury, T. G.	Chicago, Ill.	Parker, George P.	Lockport, Pa.
McNall, Noah W.	Royalton, N. Y.	Parker, J. D.	North East, Pa.
McPherson, John,	Trenton, C. W.	Parmley, S. P.	Painsville, O.
Millar, Allen H.	Galt, C. W.	Parsons, Charles A.	Buffalo, N. Y.
Millar, Earl Bruce,	Corfu, N. Y.	Parsons, Wm. W.	Buffalo, N. Y.
Miller, C. S.	Bloomfield, N. Y.	Partridge, Edward,	Buffalo, N. Y.
Miller, H.	Urbana, O.	Partzelt, George,	Chicago, Ill.
Miller, T. De Witt,	Norwich, N. Y.	Patch, Andrew J.	Dubuque, Iowa.
Miller, Charles, jr.	Albany, N. Y.	Patchin, L.	Cleveland, O.
Miller, Charles E.	Chatham, C. W.	Pattison, Orville,	Lawrenceville, Pa.
Miller, Elias A.	Williamsville, N. Y.	Patton, Alexander,	Chicago, Ill.
Miles, L. N.	Galva, Ill.	Paul, Bennett A.	Honeyoye, N. Y.
Milne, A. W.	Toronto, C. W.	Payne, W. S.	Pittsfield, Pa.
Miner, John R.	Geneva, O.	Pax, Antonio,	Buffalo, N. Y.
Mitchel, John A.	Royalton, N. Y.	Peck, John S.	Eden, N. Y.
Mitchell, George,	Norwich, N. Y.	Peck, George W.	Chicago, Ill.
Mitchell, Andrew,	Mt. Pleasant, O.	Pelton, Byron,	Reloit, Wis.
Moore, Theo. M.	Buffalo, N. Y.	Perley, Edward E.	Chicago, Ill.
Moore, Geo. W.	Erie, Pa.	Perrin, O. H.	Cleveland, O.
Moore, Asbury,	Selma, Ind.	Peters, Bennett,	Chicago, Ill.
Moore, Wm. B.	Cleveland, O.	Peterson, Pierson B.	Seneca Falls, N. Y.
Moore, Henry V.	Farmington, Ill.	Peterson, Henry,	Buffalo, N. Y.
Monfort, D. A.	Unadilla, N. Y.	Peterson, John,	Buffalo, N. Y.
Montague, E. F.	Conneautville, Pa.	Pfersching, Jos.	Chicago, Ill.
Moorehouse, Linden,	Fremont, O.	Pierce, B. P.	Lancaster, Ky.
Morin, Marshall,	Memphis, Tenn.	Pierson, George E.	Chicago, Ill.
Morgan, R. W.	Detroit, Mich.	Pitkin, Geo. T.	Ellington, Ct.
Morgan, S. H.	Albany, N. Y.	Phillip, Chas.	Chicago, Ill.
Morley, Edward,	Painesville, O.	Phillips, Henry,	Chicago, Ill.
Morse, E. C.	Dayton, Wis.	Phillips, W. F.	Chicago, Ill.
Morse, James L.	Buffalo, N. Y.	Plimpton, Geo. A.	Buffalo, N. Y.
Mosely, F. C.	Sandusky, O.	Plimpton, Geo. D.	Buffalo, N. Y.
Moss, Charles R.	Buffalo, N. Y.	Plummer, Frederick,	Cleveland, O.
Moss, Charles H.	Lockport, N. Y.	Pollard, Chas. J.	Walwerth, Wis.
Moulton, Henry B.	Tonawanda, N. Y.	Ponle, F. E.	Troy, O.
Munger, H. Raymond,	Waterville, N. Y.	Pomeroy, Stephen A.	Huntsburg, O.
Munroe, James O.	Buffalo, N. Y.	Post, Joseph T.	New York.
Murphy, D. M. G.	Buffalo, N. Y.	Potter, Fred H.	Albion, N. Y.
Myers, Henry,	Ashland, O.	Powell, B. R.	Davenport, Iowa.
Mygatt, Oita H.	Poland, O.	Power, A. L.	Conneautville, Pa.
Neff, J. F.	Niagara Falls, N. Y.	Powers, A. H.	Chicago, Ill.
Neff, Benj. H.	Tonawanda, N. Y.	Pratt, Delos,	Gilead, O.
Nesbit, J. A.	Cedarville, O.	Pratt, M.	Wis.

Prentiss, Chas. A.	Washington City, D. C.	Sizer, H. S.	Buffalo, N. Y.
Prentiss, H. M.	Oberlin, O.	Shannon, John T.	Galesburg, Ill.
Preston, Wm.	Medina, N. Y.	Shaw, John C.	North Rochester, Mass.
Preston, Isaac S.	Girard, Pa.	Shaw, Wm. J.	Cooksville, C. W.
Pringle, Phelps H.	Buffalo, N. Y.	Sheldon, Alfred H.	Brookport, N. Y.
Puffer, Jabez G.	Buffalo, N. Y.	Shepard, Chas. O.	Arcade, N. Y.
Pyle, J. W.	Mt. Vernon, O.	Sherman, Wm. H.	Buffalo, N. Y.
Radley, John J.	New Scotland, N. Y.	Sherman, James.	Cleveland, O.
Rainey, Andrew.	Chicago, Ill.	Shipherd, J. R.	Cleveland, O.
Randolph, J. C.	Hiram, O.	Skullings, Robert E.	Tonawanda, N. Y.
Rankin, Henry S.	Albia, N. Y.	Slocum, Chas. H.	Buffalo, N. Y.
Rankin, Wm.	Black Rock, N. Y.	Smith, Watson A.	Steuben, N. Y.
Ranney, Frank G.	Rochester, N. Y.	Smith, L. G.	Chicago, Ill.
Redford, John A.	Shelby, N. Y.	Smith, Sylvester T.	Buffalo, N. Y.
Reeder, Miss L. M.	Deerfield, O.	Smith, George P.	Tonawanda, N. Y.
Reilly, Frank W.	Chicago, Ill.	Smith, Eugene N. B.	Buffalo, N. Y.
Resden, O.	Saline, Mich.	Smith, A. W.	Vernon, O.
Reynolds, Orville.	Lena, Ill.	Smith, O. F.	Fremont, Ill.
Reynolds, Geo. W.	Maumee City, O.	Smith, O. B.	Chicago, Ill.
Rice, L.	Mantua, O.	Smith, S. Thompson.	Buffalo, N. Y.
Rice, Edwin.	Lisbon, Ill.	Smith, N. H.	Tioga, Pa.
Rich, Heman.	Cleveland, O.	Smith, Wm. P.	Lockport, N. Y.
Richards, G. W.	Buffalo, N. Y.	Smith, George H.	Fayetteville, N. Y.
Richardson, W. L.	Buffalo, N. Y.	Smith, Miss Maria.	Buffalo, N. Y.
Richardson, James.	Buffalo, N. Y.	Smither, G. W.	Rushville, Ill.
Richmond, Andrew J.	Liverpool, O.	Smyth, Jno. G.	Chicago, Ill.
Riley, Horace G.	Buffalo, N. Y.	Smutz, B.	Cleveland, O.
Ring, Allen.	Mecklenburgh, N. Y.	Sneider, Albert.	Erie, Pa.
Ritter, T.	Cleveland, O.	Snell, Silas Augustus.	Shelby Centre, N. Y.
Rhoades, Wm. H.	Winslow, Me.	Southwick, D. K.	Ashtabula, O.
Roberts, Amos L.	Tonawanda, N. Y.	Spafford, Ara C.	Perrysburg, O.
Roberts, Wm.	Lockport, N. Y.	Spafford, John B.	Perrysburg, O.
Roberts, James.	Palos, Ill.	Spalding, Miss Julia.	Lewiston, N. Y.
Robinson, George P.	Chicago, Ill.	Spencer, Platt R., jr.	Geneva, O.
Robinson, Coleman T.	Buffalo, N. Y.	Spencer, Henry C.	Geneva, O.
Robinson, A.	Cleveland, O.	Spencer, Burrell.	Buffalo, N. Y.
Roe, T. T.	Chicago, Ill.	Sprag, Albert B.	Buffalo, N. Y.
Rogers, Samuel.	Buffalo, N. Y.	Staman, J. K.	Ashland, O.
Rogers, Daniel.	Buffalo, N. Y.	Stambaugh, Jno. P.	Springfield, Ill.
Root, Augustus W.	Lockport, N. Y.	Stanley, Benj. C.	Damascusville, O.
Root, Orville.	Elyria, O.	Stanley, E. G.	Chicago, Ill.
Ross, Albert A.	Ravenna, O.	Stanley, R. J.	Buffalo, N. Y.
Rosenzweig, Louis.	Cleveland, O.	Starr, C. S.	Cleveland, O.
Roush, Jno. S.	Napierville, Ill.	Steele, L. B.	Oberlin, O.
Rowe, L. E.	Chicago, Ill.	Steele, Wm. H.	Buffalo, N. Y.
Rowe, Asa W.	Sweden, N. Y.	Steen, W. R.	Sandy, O.
Rowley, A. H.	Clarendon, O.	Stephens, William.	Albany, N. Y.
Ruckel, J. H.	Buffalo, N. Y.	Stephens, W. L.	Buffalo, N. Y.
Ruddy, Orin.	Buffalo, N. Y.	Sterritt, W. B.	Pittsburg, Pa.
Rudolph, J. C.	Hiram, O.	Sterling, T. W.	Cleveland, O.
Ruel, Benj. F.	Waterville, O.	Sternberg, C. W.	Buffalo, N. Y.
Rumsey, Bradley.	Buffalo, N. Y.	Sternberg, Chas. F.	Buffalo, N. Y.
Russell, Ed. H.	Chicago, Ill.	Sterritt, J. R.	Erie, Pa.
Russell, John F.	Chicago, Ill.	Stetthimer, Joe.	Buffalo, N. Y.
Russell, John T.	Erie, Pa.	Stevens, L. C.	Smithville, Ill.
Russell, S. B.	Chicago, Ill.	Stevens, James.	Greenville, N. Y.
Sackett, A. T.	Candor, N. Y.	Stevens, Daniel F.	Lockport, N. Y.
Sackett, E. B.	Buffalo, N. Y.	Stewart, Jas. H.	Chicago, Ill.
Safford, Chas.	Chicago, Ill.	Stewart, J. W.	Lowellville, O.
Salisbury, Miss Marietta.	Buffalo, N. Y.	Stickney, Geo.	Cleveland, O.
Salisbury, Monroe.	Evans, N. Y.	Stilson, B. B.	Boardman, O.
Salisbury, Miss Phoebe V.	Buffalo, N. Y.	Stockwell, Levi.	Cleveland, O.
Salesman, J. R.	Erie, Pa.	Stone, F. D.	Cleveland, O.
Sanborn, W. E.	Erie, Pa.	Stone, E. L.	Mt. Morris, O.
Sandford, Lewis.	Cleveland, O.	Stone, Adelbert.	Cleveland, O.
Sargent, Henry.	Cowlesville, N. Y.	Stone, E. L.	Mt. Morris, Ill.
Sengren, Joseph E.	Galt, C. W.	Stone, Albert A.	Grand Rapids, Mich.
Seaver, Charles A.	Onarga, Ill.	Storrs, G. W.	Chicago, Ill.
Seely, Walter G.	Buffalo, N. Y.	Stoughton, O. W.	Chicago, Ill.
Seiger, Frederick.	Cleveland, O.	Strathern, James K.	Albany, N. Y.
Seymour, Jno. B.	Buffalo, N. Y.	Strong, T. C.	Ashtabula, O.
Scouff, James T.	Buffalo, N. Y.	Strowbridge, E. S.	Buffalo, N. Y.
Schiess, Louis.	Buffalo, N. Y.	Stuart, John.	Buffalo, N. Y.
Schlote, John.	Buffalo, N. Y.	Stucki, Conrado.	Buffalo, N. Y.
Schultz, Peter.	Buffalo, N. Y.	Sully, Miss H. Clara.	Buffalo, N. Y.
Scott, Winfield.	Erie, Pa.	Sully, Alfred.	Buffalo, N. Y.
Scott, Wm. P.	Buffalo, N. Y.	Swartz, A.	Cleveland, O.
Sibley, Seymour.	Albany, N. Y.	Swartz, De Witt.	Buffalo, N. Y.
Sibley, Mrs. E. C.	Buffalo, N. Y.	Swarthout Manley T.	Columbus, Wis.
Simmons, Oliver.	Joliet, Ill.	Sweeney, James.	Tonawanda, N. Y.
Sisson, F. A.	Hamlin, O.	Taber, Bartholomew.	Marcngo, McHenry Co., Ill.

Taber, Benj. F.	Buffalo, N. Y.	Waters, Loyal	Cleveland, O.
Taft, John M.	Buffalo, N. Y.	Watkins, W. B.	Utica, N. Y.
Talcott, Chauncey G.	Silver Creek, N. Y.	Wattles, H. S.	Springfield Cross Roads, Pa.
Tanner, Henry	Buffalo, N. Y.	Webster, H. M.	Girard, Pa.
Taylor, Miss Emma	Dunningstreet, N. Y.	Webster, Miss A.	Cleveland, O.
Taylor, Chas. A.	Freeport, Ill.	Webster, Joseph	Dundas, C. W.
Teall, Edw. M.	Chicago, Ill.	Weed, A. C.	Buffalo, N. Y.
Teller, Edgar E.	Buffalo, N. Y.	Weisser, Arthur	Buffalo, N. Y.
Tenant, J. H.	Erie, Pa.	Welch, Reynolds J.	Greenville, N. Y.
Tift, Geo. H.	Buffalo, N. Y.	Wells, Oscar A.	Aurora, N. Y.
Tillson, J. Morgan	Greenfield, O.	Wells, James N.	Cold Water, Mich.
Umlin, Alfred J.	Ingersoll, C. W.	Wentworth, Frank W.	Chicago, Ill.
Titus, Thos. J.	Buffalo, N. Y.	Wetmore, Geo. P.	Cayhoga Falls, O.
Thaker, Jas. G.	Mt. Pleasant, O.	Wever, S. Melvin	Garoga, N. Y.
Thayer, Andrew J.	Morris, Ill.	Wicken, Wm.	Cleveland, O.
Thomas, A. E.	Buffalo, N. Y.	Wickham, Westly	Chicago, Ill.
Thompson, W. M.	Vienna, C. W.	Wight, M. J.	Cleveland, O.
Thompson, A. C.	Putnam, N. Y.	Wigle, D. W.	Kingville, C. W.
Thompson, Lucius	Java, Wyoming Co., N. Y.	Wigton, Wm.	State Line, N. Y.
Thorburn, David	Queenston, C. W.	Wilbor, Miss M. E.	Cleveland, O.
Thrall, Wm. A.	Chicago, Ill.	Wilcox, S. H.	Huron, O.
Thwaite, Jos.	Buffalo, N. Y.	Wilcox, Mrs. Amanda M.	Buffalo, N. Y.
Tobriner, J.	Chicago, Ill.	Wilgus, Mason H.	Sheboygan, Wis.
Torry, Francis M.	Buffalo, N. Y.	Wilkes, George H.	Brantford, C. W.
Tower, H. F.	Ft. Edwards, N. Y.	Wilkinson, Harvey	Hinckley, O.
Townsend, H. W.	Buffalo, N. Y.	Willey, D. H.	New Lyme, O.
Townsend, Edward B.	Buffalo, N. Y.	Williams, J. W.	Erie, Pa.
Townsend, Chas.	Buffalo, N. Y.	Williams, E. D.	Buffalo, N. Y.
Tracy, Elisha	Painville, O.	Williams, Oscar F.	Newfane, N. Y.
Tracy, Frank W.	Buffalo, N. Y.	Williams, Isaac	Pekin, N. Y.
Traver, Wm.	Albany, N. Y.	Williams, John L.	Buffalo, N. Y.
Treadwell, W. W.	Hudson, Mich.	Willis, J. E.	Town Line, N. Y.
Trout, Edward	St. Vincent, C. W.	Wilson, Thomas	Waddington, N. Y.
Tufta, Geo. W.	Cleveland, O.	Wilson, F. C.	Chicago, Ill.
Tupper, T. C.	Strongsville, O.	Wilson, Charles E.	Cleveland, O.
Tupper, Irvin J.	Buffalo, N. Y.	Winship, A. N.	Buffalo, N. Y.
Turrell, Stimpson	Albion, N. Y.	Wiswell, Wm. H.	St. Louis, Mo.
Tuttle, M. H.	Plymouth, O.	Withral, Justus	Hillsdale, Mich.
Turner, Thosaa M.	Harmon, O.	Wheeler, Richard	Buffalo, N. Y.
Turner, Wm.	Joliet, Ill.	Wheeler, Eldon	Buffalo, N. Y.
Twoood, O. B.	Oregon Territory	Wheeler, Miss Susan	Buffalo, N. Y.
Tyrell, J. E.	Amherst, N. Y.	Wheeler, E. Spencer	Penn Yan.
Underwood, Miss Sarah	Randolph, O.	Wheeler, L.	Sandusky, O.
		Wheeler, M. M.	Chicago, Ill.
Vail, Geo. A.	Buffalo, N. Y.	White, George C.	Kings Ferry, N. Y.
Van Allen, Noah	California	White, William	Buffalo, N. Y.
Van Auker, P.	Joliet, Ill.	White, Miss Jane	Oswego, N. Y.
Vandercook, Benjamin B.	Cherry Valley, Ill.	White, George Q.	Boston, Mass.
Van Etten, Geo. H.	Albany, N. Y.	White, Ira F.	Peoria, Ill.
Van Vleck, Geo. H.	Condon, N. Y.	White, John S.	Cleveland, O.
Vaughn, Romulus B.	Buffalo, N. Y.	White, Charles J.	Union Grove, Wis.
Vaughn, Samuel S.	Lapointe, Mich.	Whitman, Hulbert	Lockport, N. Y.
Votlier, Henry S.	Cleveland, O.	Whitney, George W.	Oberlin, O.
Wade, O.	Cleveland, O.	Whitwell, Thomas S.	Buffalo, N. Y.
Wagner, N. S.	Cleveland, O.	Wolfe, John J.	Buffalo, N. Y.
Wakeman, Warren W.	Little Falls, N. Y.	Wood, A. J.	Buffalo, N. Y.
Wall, J. A.	Albion, N. Y.	Wood, J. F.	Chicago, Ill.
Waldron, Miss Harriet	Buffalo, N. Y.	Wood, Wm. E.	Rochester, N. Y.
Waldron, Erastus O.	Buffalo, N. Y.	Woodall, Thomas	Buffalo, N. Y.
Waldron, Miss Henrietta B.	Buffalo, N. Y.	Woodard, G. F.	Chicago, Ill.
Walker, J.	Buffalo, N. Y.	Woodruff, Theodore W.	Drammondville, C. W.
Walker, Geo. H.	Buffalo, N. Y.	Woodward, G. F.	Springfield, O.
Wallace, Egbert	Buffalo, N. Y.	Wright, H.	Cleveland, O.
Walters, John R.	Buffalo, N. Y.	Wright, Ashley B.	Albany, N. Y.
Wands, Franklin	Albany, N. Y.	Wright, M. J.	Cleveland, O.
Wanser, John	Cleveland, O.	Wright, Edwin L.	Jordan, N. Y.
Ward, Jerome C.	Bergen, N. Y.	Wright, Thomas B.	Buffalo, N. Y.
Ward, Horace M.	Bergen, N. Y.	Young, James	Chicago, Ill.
Wardwell, A.	Buffalo, N. Y.	Young, Gilbert	Chicago, Ill.
Warner, W. S.	Aurora, N. Y.	Zarley, Wm. H.	Joliet, Ill.
Warren, C. C.	M. C. R. R.	Zimmerman, Franklin	Tonawanda, N. Y.
Watens, Albert E.	Buffalo, N. Y.	Zink, Geo. W.	Buffalo, N. Y.
Waters, O. E.	Whitewater, Wis.	Total	1,037.

List of Students

PUBLISHED IN FIRST ANNUAL CATALOGUE.

Allen, Oliver P.	Canton, Stark Co., Ohio.	Baldwin, B. A.	Girard, Penn.
Adams, William T.	Bellevue, O.	Barnes, Bphraim.....	Buffalo, N. Y.
Ayres, Oliver H. P.	Akron, O.	Beach, Helen L.	Buffalo, N. Y.
Atwood, Wm. J.	Mogadore, Summit co., O.	Beach, Harriet A.	Buffalo, N. Y.
Allen, Rob't B. Gewanda, Cattaraugus co., N. Y.		Barnum, E. B.	Black Rock, N. Y.
Ainsworth, Judah T.	Medina, O.	Brierly, William.....	Buffalo, N. Y.
Ainsworth, Dan.	Medina, O.	Benjamin, Samuel C.	Rochester, N. Y.
Arnett, Simon W.	Seneca Falls, N. Y.	Buck, E. D.	Westfield, N. Y.
Armstrong, Martin W. Washington College, Pa.		Belden, Mary A.	Buffalo, N. Y.
Adrian, Wm. H.	Comer, Niagara co., N. Y.	Ballou, D. R.	Carlton, Orleans co., N. Y.
Allen, W. C.	Buffalo, N. Y.	Braman, Charles F.	Clifton, Monroe co., N. Y.
Allen, Hiram P.	Buffalo, N. Y.	Bland, Thomas.....	Chippewa, C. W.
Allen, Alexander R.	Buffalo, N. Y.	Brayman, La Fayette.....	Buffalo, N. Y.
Adams, J. Hewett.....	Buffalo, N. Y.	Brown, Charles B.	Lawrence, Essex co., Mass.
Arey, Oliver D.	Buffalo, N. Y.	Baker, Nel-on.....	Buffalo, N. Y.
Brinsmade, Addison.....	Litchfield, Medina co., O.	Blum, Leonard B.	Buffalo, N. Y.
Burke, O. M.	Cleveland, O.	Bartow, Charles A.	Buffalo, N. Y.
Backus, George C.	Ogdensburg, N. Y.	Baldwin, J. E.	Buffalo, N. Y.
Bartlett, Edward.....	Brecksville, O.	Bryant, Pamela C.	Amherst, O.
Burnett P. R.	Cleveland, O.	Blair, Harriet E.	Cleveland, O.
Bisbee, Almon.....	Chester, Geauga co., O.	Bauch, Charles.....	Toledo, O.
Basnett, Seth M.	Fulton, Oswego co., N. Y.	Black, Henry.....	St. Thomas, C. W.
Barber, Elijah.....	Newton Falls, O.	Benedict, N. G.	Buffalo, N. Y.
Burrell, S. J.	Sheffield, O.	Breckenridge, Francis.....	Detroit, Mich.
Baker Daniel W.	Norwalk, O.	Bennion, Hiram.....	Buffalo, N. Y.
Blakeslee, Chas. C.	Hudson, O.	Benter, Lewis.....	Buffalo, N. Y.
Bradley, Edward.....	Cleveland, O.	Cook, Merrit.....	Buffalo, N. Y.
Brainard, S. W.	Canfield, O.	Chappell, Franklin.....	Brockport, N. Y.
Brown, Adoniram J.	Ashtabula, O.	Colie, Edwin.....	Buffalo, N. Y.
Burt, A. W.	Mendon, Monroe co., N. Y.	Coville, D.	Victor, N. Y.
Bennett, John E. E.	Bethany, Genesee co. N. Y.	Cannon, Austin V.	Cleveland, O.
Barrett, Myron E.	Kingsville, O.	Claffin, Malvin.....	Cleveland, O.
Beard, James.....	Paris, Stark co., O.	Carpenter, I. S.	Chicago, Ill.
Brew, Wm. H.	Cleveland, O.	Calkins, G. W.	Cleveland, O.
Batchelder, John P.	Cleveland O.	Carpenter, D. S.	New London, Huron co., O.
Bates, Isaac Jr.	Lockport, Penn.	Cahoon, Thomas H.	Dover, O.
Beckwith, David J. New Lyme, Ashtabula co., O.		Croty, Thomas F.	Cleveland, O.
Beckwith, Elijah P. New Lyme, Ashtabula co., O.		Conrad, J. L.	Cleveland, O.
Blasdel, Morris O.	Perrysburgh, N. Y.	Crouse, Isaac.....	Bellevue, O.
Balthis, Wm.	Putnam, Muskingum co., Ohio.	Cahoon, Lewis.....	Henrietta, Lorain co., O.
Baldwin, Josiah.....	Austinburgh, Ashtabula co., O.	Crane, H. A.	Ashtabula, O.
Bradley, Edwin.....	Rockton, Ill.	Cheney, L. F.	Ashtabula co., O.
Byington, Edwin B.	Elyria, O.	Crory, Floyd R.	Canfield, O.
Barber, Asael.....	Cleveland, O.	Collins, Whittlesey E.	Ravenna, O.
Brooks, Herbert E.	Elyria, O.	Carter, Charles.....	Cleveland, O.
Brooks, John F.	Pain aville, O.	Carter, George.....	Cleveland, O.
Bedell, Wm. W.	Adrian, Mich.	Clark, Horace.....	Cleveland, O.
Bailey, James W.	Cleveland, O.	Childs, Pascal P.	Cleveland, O.
Bucher, Thomas.....	Akron, O.	Chambers, Nelson P., New Wilmington Law- rence co., Penn.	
Burton, Byron B.	Cleveland, O.	Clark, Edgar A.	Mt. Vernon, O.
Bryant, Joseph.....	Cleveland, O.	Coventry, John W.	New Philadelphia, O.
Bailey, John O.	Piketon, Pike co., O.	Cooper, Alex. A.	Coitsville, Mahoning co., O.
Burrell, Aurora J.	Elyria, O.	Colman, Jerome B.	Cleveland, O.
Bacon, F. W.	Rollersville, Sandusky co., O.	Clark, H. J.	Columbiana, Columbiana co., O.
Bryan, Edward K.	Chillicothe, O.	Crantz, Charles H.	Cleveland, O.
Bishop, Judson M.	Cleveland, O.	Churchill, Julius R.	Middlebury, O.
Backus, F. M.	Cleveland, O.	Cunningham, A. J.	Richmond, O.
Bowler, John R.	Auburn, Geauga co., O.	Cawood, Charles H.	Cleveland, O.
Bliss, O-ecola A.	Elyria, O.	Chamberlain, Isaac C.	Geneva, O.
Buckingham, J.	Hiram, O.	Cowing, George.....	Seneca Falls, N. Y.
Bowler, William.....	Cleveland, O.	Cowing, Philo.....	Seneca Falls, N. Y.
Barber, David S.	Ceres, Alleghany co., N. Y.	Cowing, Marshall.....	Seneca Falls, N. Y.
Baird, Edward L.	Perrysburgh, N. Y.		

Cowley, Alexander	Alleghany City, Penn.	Fuller, Mary C.	Cleveland, O.
Casterline, Z. F.	Bazetta, Trumbull co., O.	Ferris, James M.	North Royalton, O.
Crane, Henry W.	Farmington, O.	Fauber, David	Xenia, O.
Coats, Wm. R.	Grand Rapids, Mich.	Gadsby, Ephraim	St. Thomas, C. W.
Chapman, S. W.	Nashville, Tenn.	Goodwin, Asa A.	Chelsea, Orange co., Vt.
Chamberlain, Henry P.	Cleveland, O.	Good, John	Buffalo, N. Y.
Clinton, Spencer	Buffalo, N. Y.	Good, Adam	Buffalo, N. Y.
Cook, Fayette A.	Buffalo, N. Y.	Gray, Corydon L.	Fredonia, N. Y.
Chester, Frank S.	Buffalo, N. Y.	Gwinn, J. Morris	Buffalo, N. Y.
Coffey, James W.	Buffalo, N. Y.	Gregory, A. S.	Buffalo, N. Y.
Clark, George P.	Watertown, N. Y.	Gage, Lucius S.	Sheffield, Ashtabula co., O.
Clark, Kate	Buffalo, N. Y.	Gillett, Albert A.	Buffalo, N. Y.
Crysler, Mary A.	Lewiston, N. Y.	Good, John A.	Buffalo, N. Y.
Colborn, Justus	Buffalo, N. Y.	Gilbert, James	Buffalo, N. Y.
Cushing, Mary H.	Cleveland, O.	Gillett, Robert A.	Milwaukie, Wis.
Cox, J. M.	Cleveland, O.	Goldsmith, Jacob	Akron, O.
Crittenden, Minnie	Cleveland, O.	Gallup, Elihu	Cleveland, O.
Crittenden, Mary	Cleveland, O.	Greenhalgh, Robert	Cleveland, O.
Cahoon, Cornelia	Ridgeville, O.	Graham, D.	Cleveland, O.
Crane, J. B.	Covington, Ky.	Garrett, Albert W.	Huntsville, Logan co., N. Y.
Crane, Mrs. Charlotte R.	Covington, Ky.	Gonser, Samuel	Gorman, Coshocton co., O.
Cooper, A. E.	Cleveland, O.	Giddings, Edwin	Sandusky City, O.
Clark, Mary E.	Cleveland, O.	Graham, Hiram	Plymouth, O.
Cook, Merritt	Buffalo, N. Y.	Graham, Francis	Plymouth, O.
Duty, Daniel	Cleveland, O.	Gault, H. C.	Savannah, Richland co., O.
Day, Richard W.	Sheffield, O.	Gidley, Sands	Parma, Jackson co., Mich.
Douglas, George A.	Cleveland, O.	Greenhalgh, Thomas	Cleveland, O.
Donnell, Henry H.	Sandusky City, O.	Gardner, George M.	Cleveland, O.
Dryer, Walter B.	Penfield, N. Y.	Gilbert, Miles	Farmington, O.
Dickinson, Geo. L.	Glenhope, Penn.	Green, Samuel C.	Elyria, O.
Durfee, Nathan	Battle Creek, Mich.	Gardner, James P.	Cleveland, O.
Durfee, Bradford K.	Battle Creek, Mich.	Gallup, Lucy A.	Cleveland, O.
Downie, Wm.	Cleveland, O.	Gallup, Henrietta	Cleveland, O.
Dryer, H.	Victor, N. Y.	Goodrich, George E.	Brunswick, O.
Daley, Martin	Buffalo, N. Y.	Hilliard, A. N.	Buffalo, N. Y.
Delaney, John C.	Hopedale, Harrison co., O.	Hobson, Lambton	Pelham, C. W.
Duman, Geo. M.	Cleveland, O.	Handel, Fred	Buffalo, N. Y.
Dick, Matthew G.	Ashtabula, O.	Hatch, Charles P.	Buffalo, N. Y.
Doolittle, Alonzo J.	Nevada City, Cal.	Hayward, E. S.	Buffalo, N. Y.
Davis, Albert H.	Rochester, N. Y.	Hall, Wm.	Adrian, Mich.
Doane, Lewis	Euclid, O.	Hawks, Daniel	Buffalo, N. Y.
Douthitt, John H.	Hiram, O.	Hawkins, N. K.	Westfield, N. Y.
Dibble, Wm. S.	Wheatland, Hillsdale co., Mich.	Hilgar, Nicholas	Buffalo, N. Y.
Dodsworth, J. G.	Erie, Penn.	Howard, Mrs. Harriet	Buffalo, N. Y.
Dill, Sarah Jane	Buffalo, N. Y.	Hays, Wm.	Cleveland, O.
Dubois, Eugene	Buffalo, N. Y.	Hale, John B.	Cleveland, O.
Dudley, Wm. F.	Buffalo, N. Y.	Hodges, Preston L.	Buffalo, N. Y.
Darrow, Charles B.	Buffalo, N. Y.	Hatch, James	Buffalo, N. Y.
Doolittle, Orsamus	Buffalo, N. Y.	Handy, George W.	Buffalo, N. Y.
Davis, J. H.	Buffalo, N. Y.	Heinlich, Lewis	Buffalo, N. Y.
Durfee, Fenton	Buffalo, N. Y.	Hill, Henry P.	Gowanda, N. Y.
Driscoll, F. W.	Buffalo, N. Y.	Harmony, L.	Lockport, N. Y.
Dudley, Geo. E.	Buffalo, N. Y.	Harroun, G. K.	Corfu, Genesee co., N. Y.
Dellenbaugh, C. C.	Buffalo, N. Y.	Handa, Delecta	Buffalo, N. Y.
Dodge, Hanna	Cleveland, O.	Haberstro, John F.	Buffalo, N. Y.
Dolman, Mrs. Mary	Cleveland, O.	Howell, James G.	Buffalo, N. Y.
Douthitt, Eliza A.	Hiram, O.	Hall, Lorenzo	Buffalo, N. Y.
Drakeley, Pauline	Cleveland, O.	Hawley, David E.	Cleveland, O.
Dake, Theresa	Pittsburgh, Penn.	Hudson, L. D.	Cleveland, O.
Dunlap, Homer	Deerfield, O.	Hawkins, Albert W.	Twinsburgh, O.
Dodd, Harvey Morgan	Wooster, O.	Holden, B. M.	Cleveland, O.
Elliot, J. P.	Hertford, N. C.	Hepburn, George	Cleveland, O.
Evans, Volney C.	Jamestown, N. Y.	Holliday, Henry F.	Cleveland, O.
Ebbs, Maria L.	Buffalo, N. Y.	Hubbill, Augustus B.	Bedford, O.
Foster, John W.	Rome, Seneca co., O.	Hamilton, Charles H.	Chardon, O.
Ferris, Frederick	Medina, O.	Hurlburt, H.	Cleveland, O.
Fry, John M.	Ravenna, O.	Hazeltine, Lawrence J.	Conneaut, O.
Fitzgerald, Henry	Buffalo, N. Y.	Hull, Samuel F.	Norton, Delaware co., O.
Fitzroy, Joseph	Buffalo, N. Y.	Hutchins, Horace A.	Warren, O.
Flagg, Samuel D.	Fredonia, N. Y.	Hall, Albert W.	Columbus, O.
Fernald, Elizabeth J.	Paris, Brant co., C. W.	Hinds, Calvin J.	Girard, Penn.
Felton, E. R.	Norwalk, O.	Hebbard, Daniel S.	Lockport, Penn.
Fawcett, Charles L.	Mt. Pleasant, O.	Hawley, J. W.	Canandaigua, N. Y.
Fitch, Charles	Wayne, Ashtabula co., O.	Hewett, George F.	Cleveland, O.
Fosdick, Charles A.	Buffalo, N. Y.	Hendrick, Sarah L.	Mt. Vernon, O.
Ford, Seabury	Burton, O.	Heesen, George	Cleveland, O.
Finley, Solomon	Buffalo, N. Y.	Hoadley, D. L.	Girard, Penn.
Faws, A. M.	Wooster, O.	Holman, Gustavus	Keene, N. H.
Ford, C. W.	Blairsville, O.	Hunter, Noah Z.	Belmont, O.

Holcomb, A. E.	Rootstown, O.	Moore, Andrew C.	North Benton, Mahon'g co., O.
Hayward, George L.	Cleveland, O.	Moorse, Charles	Cincinnati, O.
Howard, DeWitt C.	Olmstead Falls, O.	Morgan, Walter R.	Brighton, O.
Howard, Oren J.	Olmstead Falls, O.	Mattison, Dennis M.	Parkman, O.
Hills, Augustus	Mayfield, O.	Matthews, Chas. P.	Columbus, O.
Hanks, Arthur	Cleveland, O.	Minard, H. W.	Cleveland, O.
Holcomb, Watt P.	Cleveland, O.	McNary, William J.	Columbus, O.
Hurlbut, Jennie	Cleveland, O.	Miller, Edwin A.	Cleveland, O.
Hurlbut, Mrs. A. W.	Cleveland, O.	Mather, Thomas G.	Cleveland, O.
Hanna, Arrial	Cleveland, O.	Miller, William A.	Bourneville, Ross co., O.
Head, Irving T.	Monroeville, O.	Moore, Charles N.	Geneva, O.
Ives, Mrs. E. P.	Cleveland, O.	Moore, William B.	Cleveland, O.
Jordan, Samuel S.	Buffalo, N. Y.	Mosher, Howell	Canandaigua, N. Y.
Jenkins, W. A.	Streetsboro', O.	Moore, Jesse S., Mechanics'b'g,	Champ'ne co., O.
Jewett, Henry P.	Cleveland, O.	Moorehouse, Charles L.	Conneaut, O.
Johnson, A. P.	Oberlin, O.	Merritt, Alfred T.	Gowanda, Erie co., N. Y.
Jones, George Watson	Cleveland, O.	Morse, Frederick A.	Cleveland, O.
Johnson, Thomas B.	Germantown, Tenn.	Mason, F. N.	Deerfield, Portage co., O.
Jenkins, Lydia E.	Cleveland, O.	Master, Francis	Buffalo, N. Y.
Jones, Helen M.	Black River, O.	Mather, Isabel	Black Rock, N. Y.
Keeney, Keite	Munson, Geauga co., O.	McLean, John W.	Paris, Brant co., C. W.
Kelley, William	Cleveland, O.	Mann, Mrs.	Black Rock, N. Y.
Kirk, Edwin K.	Port Clinton, Ottawa co., O.	McAuly, Margaret	Buffalo, N. Y.
Kellogg, Elias	Cleveland, O.	Morse, Charles H.	Buffalo, N. Y.
Kellogg, Henry E.	Madison, O.	Merritt, Purdy	Buffalo, N. Y.
Kellogg, Hurlbut L.	Albion, Erie co., Penn.	Mosely, H. L.	Fairport, N. Y.
Kelsey, Edward E.	Grafton, O.	McPherson, R.	Fredonia, N. Y.
Knox, Henry	Cleveland, O.	McLain, John	Warren, O.
Kinney, J. A.	Canandaigua, Lenawee co., Mich.	McClosky, William	Cleveland, O.
Kellogg, Seth H.	Girard, Erie co., Penn.	Matson, Caroline A.	Cleveland, O.
King, Amos B.	Geneva, O.	Matson, Mary E.	Cleveland, O.
Kent, Oliver P.	Bristol, Ontario co., N. Y.	Newell, Henry	Buffalo, N. Y.
Kempshall, Willis	Buffalo, N. Y.	Neiderlander, John	Buffalo, N. Y.
Korns, Henry	Buffalo, N. Y.	Newman, Seth K.	Russia, Herkimer co., N. Y.
Knowlton, Charlotte	Royalton, O.	Nixon, Edward C.	Buffalo, N. Y.
Lewis, P. C.	Cleveland, O.	Norton, R. M.	Andover, Ashtabula co., O.
Loomis, L. C.	Collamar, O.	Newell, Mathew T.	Fairchild, Huron co., O.
Ladd, Wm. M.	New London, Huron co., O.	Newell, James S.	Fairfield, Huron co., O.
Lake, Charles R.	Elyria, O.	Nawland, Wm. H.	Bridgeport, Belmont co., O.
Leach, Eben	Olmstead Falls, O.	Newton, Caroline	Cleveland, O.
Lovejoy, Cassander F.	Grafton, O.	Nicklis, William	Buffalo, N. Y.
Lewis, Henry J.	Sandusky City, O.	Nonræ, E. S.	Cleveland, O.
Lusk, Stafford S.	Victor, Ontario co., N. Y.	Oglewey, John	Mt. Vernon, O.
Lusk, Francis T.	Cleveland, O.	O'Connor, Mary	Buffalo, N. Y.
Loder, John P.	Roscoe, Coshocton co., O.	Owens, Thomas	Buffalo, N. Y.
Lindenbower, H. J.	Hudson, Lewanee co., Mich.	Owen, Emeline A.	Homer, Calhoun co., Mich.
Loneragan, Jackson K.	Buffalo, N. Y.	Oliver, John N., Jr.	Buffalo, N. Y.
Loneragan, Joseph K.	Buffalo, N. Y.	Oviatt, Don Carlos	Richfield, Summit co., O.
Lee, George H.	Buffalo, N. Y.	Osborn, S. T.	Shullsburg, LaFayette co., Wis.
Loveridge, E. W.	Springville, Erie co., N. Y.	Owen, Wm.	Mechanicsburg, Champaigne co., O.
Leet, B. F.	Buffalo, N. Y.	Oatman, M. J.	Buffalo, N. Y.
Loneragan, Thomas K.	Buffalo, N. Y.	O'Shea, Edward	Cleveland, O.
Lord, Anna	Buffalo, N. Y.	On-tine, Rosina	Amherst, O.
Loomis, William N.	Buffalo, N. Y.	Onstine, Lucy	Amherst, O.
Loomis, Charles B.	Buffalo, N. Y.	O'ell, Maria	Cleveland, O.
Landon, Alson, Jr.	Jackson, Mich.	Parker, R. G.	Port Clinton, Ottawa co., O.
Landon, Mrs. Martha A.	Jackson, Mich.	Prentiss, W.	Cleveland, O.
Lane, Adeline	Braceville, O.	Pennell, John H.	Cleveland, O.
Matson, John S.	Cleveland, O.	Parker, George R.	Richfield, Summit co., O.
Mitchell, Andrew	Mt. Pleasant, O.	Paine, Charles H.	Chardon, O.
Marshall, Joshua	Mt. Pleasant, O.	Parsons, J. B.	Chardon, O.
Mead, Mrs. H. S.	Hillsdale, Mich.	Porter, David S.	Portsmouth, O.
Mahan, Theodore H.	Cleveland, O.	Porter, Wm. L.	Mesopotamia, Trumbull co., O.
McKay, John	Cleveland, O.	Prentiss, George	Cleveland, O.
Munsell, Charles W.	Chardon, Geauga co., O.	Pettit, Wm.	Cleveland, O.
Madden, P. A.	Cleveland, O.	Patchin, Lester T.	Barton, O.
Munson, E. A.	Cleveland, O.	Patterson, E. H.	Medina, O.
Miller, Thomas	New London, Huron co., O.	Perry, Horace P.	Cleveland, O.
McEwen, Thomas R.	Newton Falls, O.	Philbrick, John Jay	Springfield Mass.
Martin, Edgar H.	Milwaukee, Wis.	Potter, E. P.	Steubenville, O.
Matthews, L. A.	Tabor, Fremont co., Ind.	Pancoast, Franklin E.	Congress, O.
Messenger, George W. B.	Ravenna, O.	Payne, Henry L.	Pittsfield, Lorain co., O.
Moon, Jacob M.	Avon, O.	Page, Thomas S.	Milan, O.
Meigs, T. C.	Cleveland, O.	Preston, Wm. E.	Cleveland, O.
Munn, Orso L.	Kendall, Orleans co. N. Y.	Paine, Thomas	Seneca Falls, N. Y.
Mayo, William M.	Springfield, Ill.	Pillsbury, Ansel Y.	Cleveland, O.
Merton, Charles C.	Medina, O.	Perrin, John F.	Norwalk, O.
Marks, H. J. B.	Cleveland, O.	Parmelee, John	Cleveland, O.
Meeker, Hzekiah	Black River, O.	Paine, Martha	Addison, Steuben co., N. Y.

Pratt, Wm. F.	Buffalo, N. Y.	Sweet, Dermot	Rockport, O.
Pitts, John B.	Buffalo, N. Y.	Seymour, Elizabeth T.	Buffalo, N. Y.
Phillips, Lucius W.	Buffalo, N. Y.	Sachlenow, Stephen, La Salle, Niagara co.,	N. Y.
Prentiss, Susan	Cleveland, O.	Sternburg, Charles F.	Buffalo, N. Y.
Pillsbury, Mrs. Martha A.	Cleveland, O.	Safford, Edwin	Medina, Orleans co., N. Y.
Pinkham, Mary E.	Salem, O.	Smith, Henry	Buffalo, N. Y.
Perry, Mary Louisa	Cleveland, O.	Sherwood, F. K.	Buffalo, N. Y.
Perry, Mary N.	Independence, O.	Seibold, Quincy	Buffalo, N. Y.
Robinson, Chas.	Cleveland, O.	Seeley, M. H.	Buffalo, N. Y.
Robinson, Jeremiah E.	Cleveland, O.	Seeley, Julia B.	Buffalo, N. Y.
Robinson, Wm. F.	Cleveland, O.	Seeley, De Forest	Buffalo, N. Y.
Riglander, Jacob	Cleveland, O.	Sprague, Franklin	Boston, Erie, co., N. Y.
Reeves, Wm.	Cleveland, O.	Sibley, L. G.	Buffalo, N. Y.
Ritenburg, J. C.	Cleveland, O.	Smith, Chas. C.	Buffalo, N. Y.
Rockwell, R. E.	Cleveland, O.	Sexton, Geo. P.	Buffalo, N. Y.
Robins, R. B.	Summerville, N. J.	Smith, Henry Sumner	Buffalo, N. Y.
Redfield, J. C.	Twinsburgh, O.	Smith, Eugene N. B.	Buffalo, N. Y.
Rawson, Charles	Cleveland, O.	Sherman, D. O.	Arcade, N. Y.
Rawson, Edward F.	Cleveland, O.	Seibold, John S.	Buffalo, N. Y.
Rice, Henry H.	Buffalo, N. Y.	Sturtevant, E. H.	Fredonia, N. Y.
Ramsey, J. Parsons	Buffalo, N. Y.	Stanley, H. H.	Buffalo, N. Y.
Rice, Clement F.	Watertown, N. Y.	Stratton, Lucy A.	Amherst, O.
Reichart, Lewis P.	Buffalo, N. Y.	Sturtevant, Louisa Jane	Cleveland, O.
Roomer, L. J.	Buffalo, N. Y.	Siple, Catharine E.	Salem, O.
Redington, Julia A.	Cleveland, O.	Scott, Isabella U.	Cleveland, O.
Ransom, Cornelia	Cleveland, O.	Sexton, Jennie A.	Cleveland, O.
Rood, Emma D.	Braceville, O.	Sheldon, Jennie M.	Warrensville, O.
Rawson, Mary F.	Cleveland, O.	Stillman, Cornelia M.	Cleveland, O.
Richards, Louis F.	Boston, Mass.	Stillman, Sarah M.	Cleveland, O.
Swift, Edward	Akron, O.	Scranton, Mary	Cleveland, O.
Slossom, Francis	Cleveland, O.	Slaid, Mary	Cleveland, O.
Slossom, Henry	Cleveland, O.	Stiles, Eleanor	Weymouth, Medina co., O.
Stiles, S.	Sheridan, Chautauque co., N. Y.	Sage, T. B.	Buffalo, N. Y.
Sleeper, A. F.	Cleveland, O.	Thomas, E. B.	Cleveland, O.
Sp ears, H.	Cleveland, O.	Treadwell, Wm. W.	Hudson, Mich.
Staunton, W. F.	Cleveland, O.	Thaker, James G.	Mt. Pleasant, O.
Stow, George A.	New Fairfield, O.	Thompson, W. M.	Vienna, C. W.
Sutton, Rowland	Ypsilanti, Mich.	Thomas, Mordecai	Sandusky City, O.
Sheldon, Henry B.	Twinsburgh, O.	Tilden, O. H.	Cleveland, O.
Schenek, Julius C.	Cleveland, O.	Trautman, Charles J.	York, Summit co., O.
Sturtevant, Myron C.	Cleveland, O.	Tod, John	Briar Hill, Mahoning co., O.
Skeels, Amos	Bedford, O.	Tanner, James M.	Willoughby, O.
Swearingen, Jackson	Minerva, Stark co., O.	Tyler, Isaac A.	Newbury, Geauga co. O.
Stevens, Wm. S.	Mt. Vernon, O.	Taylor, Addison	Grafton, O.
Stearles, George	Cleveland, O.	Turrill, Edward	Cleveland, O.
Smith, George H.	Columbiana, O.	Thomas, Francis M.	Cleveland, O.
Schuyler, Peter	Attica, Seneca co., O.	Treat, John C.	Tallmadge, O.
Stafford, O. P.	Auburn, Geauga co., O.	Tourgee, D. A.	West Williamsfield, Asht'a co. O.
Strong, J. M.	Jefferson, Ashtabula co., O.	Talbot, Lucius T.	Willoughby, O.
Sill, A. H.	Cuyahoga Falls, O.	Turner, Almon P.	Cleveland, O.
Sizer, Henry D.	Cleveland, O.	Tennis, John Spencer	Cleveland, O.
Smith, L. B.	Canandaigua, N. Y.	Tyler, Henry J.	Buffalo, N. Y.
Sipple, Lewis P.	Marion, O.	Truman, Walter C.	Buffalo, N. Y.
Shields, Comfort R.	Hudson, O.	Townsend, Geo. W.	Buffalo, N. Y.
Smyth, John H.	Pittsburgh, Penn.	Tucker, Helen	Buffalo, N. Y.
Sterling, Theodore W.	Cleveland, O.	Twichel, Collins	Buffalo, N. Y.
Stratton, Henry G.	North Benton, O.	Tweedy, Wm. S.	Buffalo, N. Y.
Stambaugh, Jacob	Youngstown, O.	Tuttle, Mrs.	Cleveland, O.
Stickney, Geo.	Cleveland, O.	Tracy, Henry	Buffalo, N. Y.
Shattuck, Charles M.	Buffalo, N. Y.	Udall, Geo. P.	Hiram, O.
Slater, Alanson H.	West Williamsfield, O.	Vosseller, Hiram	Buffalo, N. Y.
Shoemaker, D. W.	Mt. Blanchard, Hancock co., O.	Vincent, Shadrach N.	Chagrin Falls, O.
Stratton, Howard W.	Warren, O.	Vose, Sidney B.	Cleveland, O.
Sexton, B. N.	Cleveland, O.	Vosler, Hiram	Buffalo, N. Y.
Stone, Harmon E.	Cleveland, O.	Wheeler, Henry	Cleveland, O.
Sheakley, S. W.	Cleveland, O.	Wortman, Wm. S.	Greenfield, Huron co. O.
Smith, Henry A.	Cleveland, O.	Wheeler, James A.	Cleveland, O.
Slater, A. N.	West Williamsfield, Asht'a co., O.	Whiting, Samuel H.	Painesville, O.
Smith, S. H.	Toledo, O.	Wiley, David	Delaware, O.
Smith Albert	Cleveland, O.	Weaver, Jacob	Cleveland, O.
Sharon, J. K.	Mt. Pleasant, Jefferson co., O.	Waterman, Willie	Cleveland, O.
Sharon, John J.	Mt. Pleasant, Jefferson co., O.	Wright, Wm. M.	Colerain, Belmont co., O.
Sweeney, Watson D.	Johnson, Trumbull co., O.	Warner, D. G.	Pitcher, Chenango co., N. Y.
Sergeant, John H.	Cleveland, O.	Watson, Wm.	St. Paul, Min.
Smith, Albert	Cleveland, O.	Willard, S. D.	Cayuga, N. Y.
Smyth, Charles G.	Cleveland, O.	Wheeler, Alex.	Cleveland, O.
Stearns, John S.	Rochester, N. Y.	Wright, Richard F.	Cleveland, O.
Stone, Mary F.	Wheeling, Va.	Walton, Chas. W.	New Philadelphia, O.
Stevens, B. E.	Norwalk, O.	Wilber, Cassius B.	Bazetta, O.
Strong, E. B.	Cleveland, O.	Wetmore, Henry W.	Cuyahoga Falls, O.

Woods, W. N.	West Greenville, Mercer co., Pa.	Walker, Albert.	Warsaw, N. Y.
Ward, James B.	Brunswick, Medina co., O.	Winchester, Mrs. S. D.	Buffalo, N. Y.
Williamson, Robert.	Cleveland, O.	Woleben, Edward L.	Buffalo, N. Y.
Williams, John.	Cleveland, O.	Winnie, Jr. Charles.	Buffalo, N. Y.
Wert, Josiah.	Youngstown, O.	Waldron, Cornelius A.	Buffalo, N. Y.
White, Pardon A.	Chicago, Ill.	Waldron, Erastus C.	Buffalo, N. Y.
Williams, Frank E.	Newburgh, O.	Waterman, Mrs. Wm.	Cleveland, O.
Webster, A. H.	Cleveland, O.	Wade, Gertrude.	Andover, Ashtabula co., O.
Wood, B. F.	Painesville, O.	Wilson, Adelaide.	Cleveland, O.
Whitmore, Benj. F.	Jefferson, O.	Williams, Cornelia.	Kingsville, O.
Watson, Richard T.	Norwalk, O.	Wilber, Sarah.	Milan, O.
Wheeler, John W.	Cleveland, O.	Waterton, Matilda.	Cleveland, O.
Warren, M. B.	Russell, St. Lawrence co., N. Y.	Wilson, Pauline.	Cleveland, O.
Weir, Virgil N.	Farmington, O.	Wilson, Jennie A.	Cleveland, O.
Wurst, John.	Buffalo, N. Y.	Wright, H.	Cleveland, O.
White, Alex.	Sherburne, Cheango co., N. Y.	Yemans, Thena.	Cleveland, O.

OPINIONS OF THE PRESS.

WE have at hand more than *five hundred* favorable notices of our enterprise, from the various newspapers of the country. Of course we can publish but a very few of them; and this we do, not so much to establish our claims to popular favor, as to exhibit some evidences of the importance which is attached to a thorough commercial education, wherever the fruits of our labor are manifest. The notices are selected almost at random:

[From the *Chicago Press and Tribune*.]

ACCOUNTANTSHIP.—No man should deceive himself with the idea that natural ability alone will enable him to preserve a multiplicity of business affairs from disorder without a knowledge of accounts. Whoever indulges such an idea will be most likely, sooner or later, to find his affairs involved in disorder and difficulties, from which he may discover too late it is impossible to extricate them. We therefore advise all to secure a knowledge of the science and art of Bookkeeping at their earliest convenience. We know of no place where better advantages for the accomplishment of this object can be found than in "Bryant & Stratton's Chain of National Mercantile Colleges." One of the most perfect and efficient links of which is located in our own city. Its evening classes are now in session.

[From the *Buffalo Times*.]

PENMANSHIP.—Among the samples of art which attract universal attention may be mentioned the beautiful specimens of ornamental and business writing, placed on exhibition by Messrs. Bryant & Stratton, of the Commercial College. There is a complete set of Railroad books in elegant binding, the penmanship being executed by one of their students. The writing is in a plain business hand devoid of display, but elegant and chaste in the extreme. There is a specimen of ornamental writing, executed by Mr. Lusk, which will bear the most critical examination, and compare with anything of the kind ever attempted. An Allegory of the "Progress of America," is represented upon it, and is a model in the way of pen-drawing.

There are many specimens which we would like to mention did our space permit. A portrait of P. R. Spencer, author of the Spencerian system, executed by Lyman P. Spencer, aged 13 years, is a wonderful specimen of the perfection to which pen-drawing is carried. For a young lad, this piece is worthy of all praise. They call particular attention to their business and ornamental writing in which branches they challenge the world.

[From the *Erie Constitutional*.]

At the New-York State Fair, as everybody expected, the specimens of Penmanship, &c., from Bryant & Stratton's colleges took the first premium. Their Colleges are already high in the list among the first institutions in the Union. In every department they are conceded to be perfect—or as near perfection as human perseverance and skill have yet arrived. Their Colleges are located at Albany, Buffalo, Cleveland, and Chicago, and the facilities for obtaining a finished commercial education are not surpassed, and rarely equalled, by any other Colleges on the globe. Young men desiring to acquire a thorough business training cannot do better than to place themselves under the instruction of Messrs. Bryant & Stratton, and their able corps of assistants. For full particulars see advertisement.

[From the *Medina Tribune*.]

THE RESULT OF ENERGY.—The result of energy rightly applied is nowhere more observable and remarkable than in the success that has attended the enterprise of Messrs. Bryant & Stratton of establishing a chain of mercantile Colleges of the highest order throughout the United States. There are but few men of capital that would have taken the risk of so large an outlay in such an enterprise. But backed by indomitable energy, the risk has so far proven to be a safe one, and these gentlemen have now the satisfaction of knowing that they have been successful; that the facilities they have furnished for the advancement of their department of education have been appreciated by the public, and, as a consequence, that their rooms have been filled to overflowing.

UNIVERSITY OF CALIFORNIA AT LOS ANGELES
THE UNIVERSITY LIBRARY

This book is DUE on the last date stamped below

LD-URL AUG 1 1988
JUL 28 1966

SEP 6 1945

JUN 3 1947

MAY 5 - 1948

REC'D LD-URL
MAR 26 1969

JUL 29 1949

REC'D LD-URL
MAR 23 1969

AUG 13 1949

FEB 27 1984

MAR 17 1950

REC'D LD-URL

OCT 22 1950

OCT 15 1991

JUL 21 1961

NON-RENEWABLE

LD-URL DEC 21 1961

JUN 11 1998

RECEIVED
MAIN LOAN DESK

ILL/HDC

DUE 2 WKS FROM DATE RECEIVED

DEC 2 1964

LIBRARY

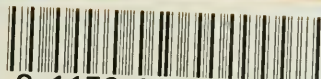
AM. 7/8 9/10/11/12/1/2/3/4/5 P.M.

JUN 20 1998

Form L-9
20m-1, '42 (8510)

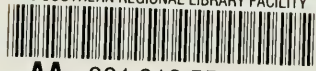
UNIVERSITY OF CALIFORNIA
AT
LOS ANGELES
LIBRARY

Handwritten signature



3 1158 00921 1995

UC SOUTHERN REGIONAL LIBRARY FACILITY



AA 001 018 554 4

